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OEI native american affairs

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A Housing Needs Assessment with the Indigenous Community of Albuquerque, New Mexico

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Report to the City of Albuquerque's Office of Equity and Inclusion (OEI)
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[1] The image on the cover page is from one of the Housing Needs Assessment Survey flyers.

Executive Summary

Introduction

Homeownership is a cornerstone for stability, economic mobility, and community resilience. It offers families a foundation for building personal and intergenerational wealth, improving well-being, and fostering greater community participation (HUD, 1995; Kunesh, 2015; Rohe & Lindblad, 2013). For Native American families, homeownership holds additional significance as it reinforces cultural traditions, enables proximity to extended family, and strengthens connections to communities, ancestral lands, and heritage (Fannie Mae, 2018; Kunesh, 2015).

Despite these benefits, Native American households face persistent and systematic barriers to homeownership as compared to other demographic groups, including limited access to affordable and culturally relevant housing, financial constraints, and systematic inequities in lending practices (Levy et al., 2017; Levy & Pindus, 2020). In Albuquerque, New Mexico, only 40% of Native households own homes, compared to 70% of White households (MASS Design - Part I, 2022). Native communities in Albuquerque also face nearly triple the rate of home loan denials as White communities and significantly higher foreclosure rates (MASS Design – Part I, 2022; Young et al., 2022). Additionally, income-, other financial-, and knowledge-related barriers, a lack of culturally responsive housing support providers, and limited availability of well-maintained homes in the region also make it more difficult for Native households to buy and retain homes (Levy et al., 2017; Steeves, 2022; Young et al., 2022).

Recognizing the urgency to address these challenges, the City of Albuquerque's Office of Native American Affairs (ONAA) within the Office of Equity and Inclusion (OEI) seeks to develop local strategies to address these racial disparities in housing, homeownership, and homeownership benefits. In this project, OEI partnered with MASS Design, Research Evaluation Consulting LLC, and regional stakeholders to use a survey and focus groups to collect broad feedback about Native Americans' experiences, needs, and preferences around housing and homeownership. The survey component of the Housing Needs Assessment project addressed three evaluation questions:

1) What are the housing experiences and needs of Native families living in New Mexico?
2) What challenges or obstacles prevent Native families from homeownership in Albuquerque?
3) What financing strategies, design solutions, and site programming would best support the housing needs of Native families in New Mexico?

The intent of this work is to ensure that the City of Albuquerque's housing supports, including any potential City-funded developments, reflect and advance the goals and values of Albuquerque's current and future Native populations.

Methodology

This report presents data from the Housing Needs Assessment Survey, which gathered data from self-identifying Native American and Alaska Native adults living in New Mexico or interested in living in Albuquerque. The survey design was informed by two extensive literature scans that examined prior Native-specific housing needs assessments and identified best practices for conducting research and data collection with local Native communities. Twenty-nine reports and studies were identified and vetted. REC also conducted telephone interviews with six key stakeholders identified as having strong knowledge and connections to Native American communities in and around Albuquerque. Insights from the literature scans and stakeholder interviews shaped the survey to ensure cultural sensitivity and alignment with established best practices in collecting the needs assessment data.

The survey was made available online and in paper format[2] for 8 weeks between April and June 2024. OEI/ONAA staff, core project team members, and Native-led or -serving community partners publicized the survey in multiple ways, with online, email, newsletter, and news site announcements, social media posts, purchased online and newspaper ads, television, online news, and public radio interviews, listserv and personal emails, in-person recruitment at community events, and a community member-based "snowball sampling" strategy all used to encourage participation. In appreciation of the participants' time, individuals who completed the survey could enter a drawing to win one of fifty $20 gift cards. Survey participants were also asked if they would be interested in participating in paid focus groups to further discuss their housing needs and preferences. The focus group findings are presented separately in a report led by MASS Design.

Results

A total of 660 eligible individuals completed the survey. Detailed survey findings are summarized in the full-length report, organized into the following eight sections:

Part 1. Household Location

Most survey participants lived in northwestern New Mexico, but some lived in other parts of the state and in other U.S. states.

- Participants lived in 12 counties in New Mexico and 10 counties across eight other states.
- Bernalillo (78%), Sandoval (7%), and McKinley (4%) were the most frequent counties of residence.

Part 2. About the Participants and Households

The survey included a diverse group of Native-identifying individuals and households.

- 87% were 25 – 64 years of age, with a good distribution of respondents across all adult age categories.
- 76% identified as Women, 22% as Men, and 2% as another gender.

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[2] Paper versions of the survey were available at selected in-person events or by request to ONAA.

- 19% identified with at least one racial or ethnic group in addition to Native American, most often Hispanic or White.
- The survey participants represented at least 60 tribes, with individuals most often reporting affiliation with the Navajo Nation (59%), Pueblo of Acoma (7%), Pueblo of Laguna (6%), No Tribal Affiliation (5%), and Zuni Tribe of the Zuni Reservation (5%).
- Annual household incomes were less than $30,000 for 22% and less than $75,000 for 71% of participants.
- Participants' households included an average of 3.68 members, with 55% of households including one or more children or youth and 24% including one or more seniors aged 60+.
- Participants most often lived with their children (59%), spouses or partners (49%), or parents or parents-in-law (19%).

Part 3. Housing Experiences and Needs
Participants had experienced various household situations and needs.
- Most participants lived at least part-time in Albuquerque (82%) or an adjacent community (8%), and 26% lived at least part-time on a reservation or tribal territory.
- 67% had spent at least one-quarter of their adult lives in shared living situations (e.g., staying with friends or family, having roommates, doubling up).
- 61% had experienced one or more housing difficulties, most often the Inability to remain in a home due to an increase in mortgage or rent (34%), an Inability to remain in a home due to the loss of employment or income (28%), or Relocation due to family violence or domestic violence (20%).
- 45% were Satisfied or Very Satisfied with their current housing situations, 31% were Dissatisfied or Very Dissatisfied, and 23% were Neither Satisfied nor Dissatisfied.
- 43% had lived in their current housing situation for less than 3 years, while others reported consistent housing situations for the past 4 – 9 years (27%) or 10 or more years (30%).
- Houses and apartments/condominiums were participants' most common current (42% and 38%) and past (52% and 79%) housing types.
- 33% reported owning their current home.
- When describing changes that would make their housing situations better for them or their families, participants most often wanted Increased Housing Affordability (30%), No Changes or Unsure of Changes (19%), and More Space Indoors or Outdoors (18%).

Part 4. Thoughts About Homeownership
Participants identified multiple benefits of homeownership, but many had limited experience with the home-buying process and faced challenges to homeownership.
- When asked about the benefits of homeownership, participants most often reported Stability, Security, and Community Building (37%), Strengthened Financial Power (29%), and Feelings of Empowerment and Pride (26%).

- 29% reported having ever bought a home, 10% had been gifted or inherited a home or were caretakers of a lineage home, and 5% had cosigned or otherwise supported another person's home loan application.
- 21% had applied for a home mortgage but had their applications denied.
- 14% had participated in a down payment assistance program, and 7% had participated in the Section 184 Indian Home Loan Guarantee program.
- Participants were most interested in purchasing a home with a spouse or partner (50%) or alone (36%).
- 17% and 8% had considered living on a community land trust or in a housing cooperative, respectively.
- When asked about challenges to homeownership, participants most often reported an Inability to Finance a Home (59%), No Barriers or a Lack of Experience with Homeownership (25%), and a Need for Home-Buying or Homeowning Knowledge, Education, and Support (13%).
- Only 28% estimated that they could, together with their preferred co-buyers, pay $1,500 or more per month to buy a home.

Part 5. Thoughts About Living in Albuquerque
Participants identified both benefits and challenges of living in Albuquerque.
- 67% were Interested or Very Interested in living in Albuquerque.
- Top benefits of living in Albuquerque were Job, Career, and Business Opportunities (77%), Educational Opportunities or Schools (54%), and Entertainment or Leisure activities (41%).
- Top challenges of living in Albuquerque were Crime and Safety Concerns (75%), High Cost of Living (63%), and Shortage of Affordable Housing (58%).
- 30% had homes elsewhere but needed housing in Albuquerque for school, work, medical, or other reasons.

Part 6. Desired House Characteristics
Many participants preferred to live in larger single-family houses with multiple features.
- 88% preferred to live in houses or single-family detached homes.
- 64% preferred large (3+ bedrooms) homes.
- For general home features, participants prioritized Laundry Spaces (86%), Yards (82%), and Garages, Storage Spaces, or Workshops (71%).
- For home accessibility features, participants prioritized Wider Hallways (39%), Front Entrance Ramps (31%), and Restroom Grab Bars (29%).
- For communal features, participants prioritized Children's Play Areas (55%), Walking Trails (55%), and Recreational Areas for Youth and Young Adults (55%).

- For home or communal features that aligned with Native cultural traditions, participants prioritized Outdoor Gathering Spaces (47%), Primary Doorways (44%), and Indoor Gathering spaces (42%).
- 74% said they honored their tribal cultural traditions, beliefs, and practices in their homes.

Part 7. Desired Community Characteristics
Most participants preferred to live in suburban or urban areas with various amenities nearby.
- 58% wanted to live in a Suburban area, and 27% in an Urban area.
- For daily services, participants prioritized proximity to Grocery Stores (88%), Medical, Health, and Dental Care (65%), and Gas Stations (50%).
- For education programs, participants prioritized proximity to Adult or Higher Education Institutions (61%), Primary and Middle Schools (48%), and Secondary Schools (44%).
- For social, cultural, or recreational spaces, participants prioritized proximity to Parks or Playgrounds (73%), Libraries and Museums (63%), and Natural Areas and Lands (60%).

Part 8. Final Survey Questions
Some participants chose to make community survey referrals, participated in the incentive drawing, or expressed interest in focus group participation.
- Under the "snowball sampling" recruitment strategy, 9% provided email addresses for other potential survey participants.
- 73% gave contact information to enter the gift card drawing.
- 32% expressed interest in participating in MASS Design-led paid focus groups to discuss their housing needs and preferences, with another 36% unsure.

Discussion
This Housing Needs Assessment Survey provided valuable insights into the housing experiences, challenges, and preferences of Native American families in Albuquerque and across New Mexico. The survey was strengthened by strong community participation of both partners and survey respondents, and the involvement of individuals affiliated with many tribes from New Mexico and elsewhere. Survey data addressed three evaluation questions that the core project team developed to inform the City of Albuquerque's housing and homeownership supports for current and future Native American residents.

Evaluation Question 1: What are the housing experiences and needs of Native families living in New Mexico?
Insights gathered highlight the benefits of homeownership, particularly its potential to provide financial security and support cultural traditions. However, affordability, space sufficiency, and housing quality were identified as key concerns for Native families. Many individuals underscored the importance of reducing housing costs, increasing financial assistance, and expanding funding for housing to improve living conditions. There was a strong preference for larger, single-family homes

designed to accommodate multigenerational households and cultural practices. Additionally, the feedback emphasized the need for improved housing quality, with current standards in the area often deemed inadequate.

Evaluation Question 2: What challenges or obstacles prevent Native families from homeownership in Albuquerque?

Homeownership remains a significant challenge for many respondents, with only 29% reporting purchasing a home. Many face both systemic and personal barriers to achieving homeownership. Challenges with financing a home purchase were frequently noted, including personal factors such as poor credit, high debts, employment instability, and broader contextual issues like the high cost of living, rising home prices, high mortgage rates, large down payments, and mortgage application denials. Limited access to homeownership education and culturally competent services further exacerbates these difficulties. The shortage of affordable, well-maintained homes that meet needs and values – such as adequate space and quality – emerges as a critical issue.

Evaluation Question 3: What financing strategies, design solutions, and site programming would best support the housing needs of Native families in New Mexico?

Findings highlight opportunities to integrate culturally relevant housing features, prioritize affordability, and explore innovative financing options such as shared equity programs and down payment assistance. Key priorities include housing developments located near jobs, schools, and Native community hubs, as well as improving housing quality and community infrastructure. Preferences for larger single-family homes with 3+ bedrooms, yards, storage, and gardens reflect cultural practices and the needs of multigenerational households. Communal amenities, such as children's play areas and outdoor gathering spaces, were also highly valued. Site selection emerged as a critical consideration, with safety and proximity to city amenities, Native cultural hubs, grocery stores, medical care, and natural areas being emphasized. While suburban living was preferred, respondents acknowledged the need to balance ideal housing features with financial realities,

Limitations

It is important to consider the main limitations of this Housing Needs Assessment Survey. First and most importantly, the survey could not capture the experiences of all Native-identifying individuals, so the findings and representativeness of the results may be influenced by who did and did not participate. Some New Mexico tribes were overrepresented and some underrepresented compared to their estimated share of the state's Indigenous population. Differences in community connections, personal characteristics and preferences, Internet access, or trust in government may have influenced individuals' participation decisions. Second, response rates or accuracy of the provided information may have varied by question, especially those addressing topics viewed as sensitive or about which participants had limited information. Third, participants' experiences and opinions reflected past and current economic and societal conditions and could change over time as these broader trends shift.

Actionable Recommendations

Based on the findings from this study, conducted with the Indigenous community of Albuquerque, REC makes the following six actionable recommendations to the City of Albuquerque:

1) **Ensure that Albuquerque's Housing Efforts are Consistent with Native Communities' Preferences and Available Resources.**

    The City of Albuquerque should prioritize housing developments that reflect Native cultural values, including larger single-family homes, outdoor gathering spaces, and designs suited for multigenerational living. These preferences should be balanced with available funding and resources while engaging Native residents throughout planning and implementation. Improving rental housing affordability and quality will also address the needs of those not ready for homeownership, leveraging partnerships with governmental and nonprofit organizations to expand cost-effective housing programs. These efforts will help create a more inclusive and culturally responsive housing landscape that meets the diverse needs of Native residents.

2) **Help Native Americans Access Culturally Responsive and Individualized Home-Buying Education, Program Referrals, and Other Housing Supports.**

    Many Native families encounter significant barriers to homeownership, often stemming from limited access to information and a lack of culturally competent housing services. To address these challenges, the City of Albuquerque should collaborate with Native-serving organizations to develop and deliver tailored workshops focusing on key topics such as home-buying, financing, and leveraging programs like the Section 184 Indian Home Loan Guarantee. Additionally, establishing a centralized resource hub that offers referrals and individualized support will provide Native families with the tools and guidance they need to navigate the homeownership process more effectively. These efforts will empower families to overcome systemic obstacles and achieve long-term housing stability.

3) **Continue Outreach to Explore Community Interest in Alternative Paths to Homeownership.**

    Awareness of alternative housing models, such as community land trusts and housing cooperatives, remains limited among many Native families, yet these models offer significant potential to address affordability challenges. To leverage this opportunity, the City of Albuquerque should partner with Native-led organizations to educate families about these options through focus groups and informational sessions. These efforts should provide detailed explanations of how these models work and actively seek feedback to gauge community interest and assess feasibility. Transparent communication about these housing models' benefits, trade-offs, and long-term implications will empower families to make informed decisions and help identify pathways that align with their needs.

4) **Explore Which Shared Equity Homeownership Models, If Any, Best Suit Albuquerque's Public-Serving Goals and Organizational Capacity.**

Shared equity homeownership models provide sustainable solutions to affordability challenges while ensuring long-term benefits for Native families. The City of Albuquerque should explore the feasibility of implementing community land trusts and limited equity cooperatives by collaborating with experts and community stakeholders to design pilot programs that reflect community priorities and align with broader public-serving goals. These programs should address critical components such as eligibility criteria, resale formulas, and supportive policies, ensuring they are thoughtfully developed to promote accessibility, equity, and long-term success.

5) **Make Data-Informed Siting and Design Decisions While Recognizing and Communicating the Need for Trade-Offs.**
Findings reveal that many Native families prioritize suburban living, safety, and proximity to jobs, schools, and Native services when considering housing options. While suburban single-family homes may not always be feasible due to funding or land constraints, alternative housing types such as townhomes and apartments offer practical solutions. Housing siting and design should prioritize access to essential amenities and include communal spaces that foster connection and cultural expression. Transparent communication about the benefits and trade-offs of different housing options will be critical to maintaining trust and encouraging continued community engagement throughout the planning process.

6) **Continue to Prioritize Evaluations and Data-Informed Decision-Making.**
Establishing a recurring evaluation framework is critical for tracking progress, monitoring outcomes, and effectively addressing challenges. Regular assessments will identify specific gaps, inform necessary adjustments, and ensure that strategies remain aligned with community needs and priorities. Tools such as logic models and theories of change can be instrumental in aligning resources with goals, providing a clear roadmap for achieving desired outcomes. To build trust and accountability, it is essential to share evaluation findings transparently with Native residents, creating opportunities for feedback and collaboration to strengthen ongoing efforts.

Conclusion

This Housing Needs Assessment was a collaborative project of the City of Albuquerque's ONAA/OEI staff, REC, and MASS Design, with indispensable input and support from community stakeholders. The survey findings, REC's actionable recommendations, and MASS Design's separate focus group report should motivate, shape, strengthen, and inform efforts to build and maintain housing options that supports Indigenous persons in Albuquerque and reflect Native communities' goals and values. By leveraging these findings, the City of Albuquerque has a unique opportunity to address long-standing housing disparities and drive meaningful change for Indigenous residents. Follow-up actions informed by this project will not only benefit Native communities but also set an example for cities nationwide in developing culturally responsive and data-driven housing initiatives. This work represents a pivotal step in transforming housing equity into a reality for all Indigenous residents of Albuquerque.

Introduction

Native Americans, Housing, and Homeownership

Whether considered at the federal or local levels, large numbers of Native Americans need affordable housing that is available, of quality, and culturally relevant (Steeves, 2022). Tribal and urban Indigenous residents are more likely than the general U.S. population to live in housing that is overcrowded or has deficiencies of structure or systems (e.g., heating, plumbing, kitchen) and also be cost-burdened by housing (Levy et al., 2017; Pindus et al., 2017; National Urban Indian Family Coalition, 2008). Moreover, many urban areas lack affordable and culturally appropriate housing options and Native-focused service providers who could best support Native individuals moving from reservations or other tribal lands (Steeves, 2022; Levy & Pindus, 2020).

Efforts to promote Native homeownership could help households gain stable homes while also offering a financial investment vehicle for building personal and intergenerational wealth via accrued equity and tax advantages (Ehlenz, 2014; HUD, 1995). Additional household-level benefits attributed to homeownership include improved personal well-being from increased stability and control, positive health, child education and employment outcomes, and greater social and political participation (Kunesh, 2015; Rohe & Lindblad, 2013; HUD, 1995). At the community level, homeownership is linked to neighborhood stability and increased economic activity via job creation and demand for household goods and services (Kunesh, 2015; HUD, 1995). Homeownership benefits have been noted for both low-income and general populations. For Native Americans, homeownership can also support cultural traditions through proximity to extended families, the ability to care for elders, and connections with communities, ancestral lands, and heritage (Fannie Mae, 2018; Kunesh, 2015).

Prior data collection efforts to describe housing conditions and homeownership-related motivations, barriers, and financing needs in selected Indigenous populations have highlighted Native participants' high interest in homeownership and key housing considerations (Fannie Mae, 2018; Levy et al., 2017; Pindus et al., 2017). For example, up to 90% of Native renters on tribal lands preferred to own their own homes (Pindus et al., 2017). Indigenous respondents strongly valued housing that accommodates multigenerational households and prioritized cultural connections to the land and nature (MASS Design - Part I, 2022; Fannie Mae, 2018). However, these studies also show that Native Americans continue to face homeownership-related barriers and racial equity gaps.

Despite the appeal of homeownership, many Native buyers cannot find affordable homes that meet their needs and values, and those within financial reach are often in substandard conditions (Pindus et al., 2017). Both of these factors can discourage potential buyers from purchasing homes. Further barriers hindering Native homeownership include difficulties in acquiring a home loan due to low credit scores, lack of credit history, insufficient savings for down payments, lack of regular income sources, low household incomes, limited knowledge about loan real estate processes or available housing supports, and lack of cultural sensitivity and competency among mainstream housing

support providers (Levy et al., 2017; Pindus et al., 2017; Policylink & PERE, 2018; Young et al., 2022). Inadequate access to quality mortgage lenders, higher denial rates, and greater reliance on high-cost home purchase and refinance loans make it more difficult for Native Americans and other persons of color to both buy and retain homes, with these borrowers experiencing high foreclosure rates (Pindus et al., 2017; Engel & McCoy, 2008; Young et al., 2022). Due to lower house values, less housing equity, greater dependence on high-risk financing, and less flexibility to take advantage of fluctuations in housing markets, homeownership remains riskier and may yield fewer financial benefits for households with lower incomes (Ehlenz, 2014; Young et al., 2022). In such cases, less traditional but potentially more sustainable shared equity models (e.g., Community Lands Trusts, Limited Equity Cooperatives) have been suggested as affordable and less risky paths to homeownership that still offer some, though more limited, opportunities for wealth-building (Ehlenz, 2014).

What is the Situation in Albuquerque?

In Albuquerque, New Mexico, current and historical factors have similarly resulted in lower homeownership among Native households. Beyond the economic and structural barriers described above, Native American households seeking to move to urban areas like Albuquerque face challenges such as a lack of familiarity with urban life and housing markets, lack of employment opportunities, and limited social connections; this is especially true for Native Americans moving from tribal lands (Levy et al., 2017). Additionally, inadequate housing development since the recession, an increase in home prices, and an influx of individuals entering the market raise general barriers to homeownership in Albuquerque (Abeita & Flynn, 2018). The homeownership rate of Native households in Albuquerque is approximately 40% compared to almost 70% among White households, while Native communities experience a nearly tripled rate of denied home loans (MASS Design - Part I, 2022). Moreover, homes owned by Native Americans in Albuquerque are valued at $71,813 less, on average, than homes owned by White individuals, resulting in racial disparities in the equity benefits of homeownership.

Efforts to understand the full scope of Native communities' housing needs and identify local solutions that are acceptable and feasible have been hampered by the limited data available (MASS Design - Part I, 2022). For instance, data on mortgage readiness and projected new homeownership are unavailable for Native adults living in Albuquerque despite being available for residents with other racial and ethnic identities. Generalizing findings from the national level or other states or cities requires caution due to differences in Native populations across geographies. Methodologies, sample sizes, and findings from Native housing and homeownership research conducted on tribal lands versus urban areas vary according to the populations involved (Fannie Mae, 2018; Levy et al., 2017; Pindus et al., 2017).

Living Cities Project

The current City of Albuquerque (City) project is Phase III[3] of a Living Cities-funded effort to better understand Native perspectives and experiences around homeownership and identify local strategies for closing Albuquerque's gap between Native and White homeownership. *Appendix A* includes details about the earlier Living Cities Project phases. Phase III involved an in-depth community Needs Assessment Survey and Focus Groups with Native-identifying individuals who live in or would be interested in living in Albuquerque. A collaboration between the City's Office of Equity and Inclusion (OEI), MASS Design, and Research Evaluation Consulting LLC, the project sought to collect broad feedback regarding Native experiences, needs, and preferences around housing and homeownership in Albuquerque. This report presents the Phase III survey findings and how they address three evaluation questions:

1) What are the housing experiences and needs of Native families living in New Mexico?
2) What challenges or obstacles prevent Native families from homeownership in Albuquerque?
3) What financing strategies, design solutions, and site programming would best support the housing needs of Native families in New Mexico?

Findings from the Phase III survey and focus groups are intended to inform future housing development designs and strengthen applications for funding to build housing that reflects and supports the goals and values of Albuquerque's current and future Native populations. This report is organized into six sections. First, this *Introduction* summarizes the context and past findings that motivated and informed the current project. Second, the *Methods* section outlines the evaluation processes for collecting and analyzing the survey data. Third, key survey findings are presented in the *Results* section. Fourth, in the *Discussion and Limitations* section, REC brings meaning to the project findings by discussing the survey findings in relation to each evaluation question. Fifth, REC provides *Actionable Recommendations,* a *Conclusion,* and *Acknowledgments* to support OEI's ongoing efforts to promote affordable and culturally specific homeownership for Native Americans in Albuquerque. Lastly, supplemental information about the Native American Housing Project and survey data are included in the *References* and *Appendices*.

Methodology

This section describes the project team, evaluation activities and tools, and outreach strategies used for Phase III and its community Needs Assessment Survey.

Project Team

The core project team included representatives from the City's Office of Native American Affairs (ONAA) within the [Office of Equity and Inclusion (OEI),](#)[4] and the external firms of Research Evaluation Consulting, LLC (REC) and MASS Design Group (MASS Design).

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[3] Additional funding was received from the Johns Hopkins University Opportunity Accelerator to partner with an evaluation firm.

[4] Roger Valdez, Strategic Advisor with OEI, also served as a key member of the core project team.

ONAA is dedicated to promoting policy and program initiatives that ensure the safety and well-being (e.g., quality of life, cultural heritage) of Native American individuals and families living in the Albuquerque metropolitan area. ONAA also prioritizes supporting and developing intergovernmental relations between the City of Albuquerque government and tribal governments.

REC is a Colorado-based firm that provides quality research and evaluation services to purpose-driven organizations, including non-profit organizations, foundations, educational institutions, government agencies, and for-profit organizations. REC's integrated team of research and evaluation professionals brings expertise in quantitative and qualitative methodologies to help their clients make meaning out of the numbers and stories. They also believe in developing strong, lasting client relationships based on trust, mutual respect, and collaboration.

MASS Design is a team of architects, landscape architects, engineers, builders, furniture designers, makers, writers, filmmakers, and researchers whose mission is to research, build, and advocate for architecture that promotes justice and human dignity. MASS Design's Santa Fe-based team comprises Native and non-Native members focused on addressing the housing crisis in BIPOC populations throughout the Southwest and across what is now considered the United States.

In addition to the core project team, experts and representatives of Native American-led or -focused community organizations, businesses, and working groups in the Albuquerque region provided essential guidance, feedback, and project support throughout the phases of survey development, outreach and marketing strategizing and implementation, data collection and interpretation, and communication of findings. These community partners' contributions are detailed in the relevant *Methods* subsections below.

Literature Scans
REC conducted two scans of existing research and methodology literature. One scan focused on prior Native-specific housing needs assessments to identify what had previously been learned about Native Americans' housing and homeownership needs, with what methodologies, and with which populations. The other scan identified best practices for research and data collection with Indigenous communities. REC selected and fully reviewed 29 documents from the literature scans. Key takeaways from these sources informed survey development, outreach, and community partnership activities and processes. Best practice findings were also shared internally with the core project team. Details about the literature scan process and the selected literature are provided in *Appendix B.*

Preliminary Project Outreach
Preliminary outreach efforts included REC-conducted telephone interviews with six key stakeholders who were identified as having strong knowledge and connections to Native American communities in and around Albuquerque. While updating ONAA's list of existing and potential community partners (e.g., Native and Native-serving non-profits, Native-owned businesses, housing

organizations with Native Americans as a targeted audience, tribal housing entities), OEI staff also carried out informal relationship building conversations with selected partners. Both forms of preliminary project outreach were intended to introduce the study to Native community leaders in Albuquerque and greater New Mexico, ask for their help in identifying and reaching eligible survey participants, and involve the community in developing the survey instrument and informing data collection strategies. Details about REC's key stakeholder interviews and ONAA's relationship building conversations with existing and new partners are provided in *Appendix C.*

Survey Development

Surveys can be an effective tool for gathering data from most communities (Burdge, 2019; Coughlan et al., 2009; Kelley et al., 2003), but it is also important to consider community- or population-specific challenges and best practices when implementing them. Native communities have a history of exploitation, including unethical research practices. As a result, surveys may be distrusted, resulting in lower participation rates or reluctance to share personal information (Brockie, 2022; Foxworth & Ellenwood, 2021, Hicks et al., 2022). Additionally, collecting a representative sample can be challenging for various reasons. Native populations are often small and geographically dispersed and there is no universally accepted definition to identify Native people other than self-identification (Brockie, 2022; Herrick et al., 2019). Language barriers also exist, and a lack of culturally specific tools can present further obstacles to using surveys (Lavelle et al., 2004; Letiecq & Bailey, 2004).

Recognizing the advantages and limitations of using surveys with Native populations, the project team followed best practices and guiding principles from the initial literature scans at every step of the survey development process (e.g., Lavelle et al., 2004; Letiecq & Bailey, 2004; Maddox et al., 2021; Straits et al., 2012, Tribal Evaluation Workgroup, 2013; Walls et al., 2019). Using an iterative process, the core project team, key stakeholder interviewees, and community partners worked together to identify priority topics and develop a culturally sensitive, responsive, and methodologically sound survey instrument to generate meaningful and actionable findings for Indigenous-focused community organizations and the City.

Native American Housing Project Survey

The finalized Native American Housing Project Survey focused on the housing experiences, needs, and preferences of self-identifying Native American and Alaska Native adults (18+ years) currently living in New Mexico or interested in living in Albuquerque. This survey was developed and finalized between January and March 2024 and included up to 47 questions.[5] The first five questions asked about respondents' age, current residence in New Mexico, interest in living in Albuquerque (only asked of participants not living in New Mexico), primary residential zip code, and self-

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[5] Skip logic was used in the qualifier and focus group interest sections so participants could skip questions that did not apply to them. As a result, individual respondents were asked between 42 and 47 questions.

identification as Native American.[6] These initial questions required responses and served to qualify or disqualify individuals from further survey participation. The bulk of the survey then asked questions about participants' current living situations and household makeup, past housing and homeownership experiences, feelings about living in Albuquerque, housing and community preferences, homeownership considerations, tribal affiliation and membership, and gender and income demographics. Lastly, survey questions intended to support Phase III data collection asked participants to suggest other Native-identifying individuals interested in completing the survey and indicate their interest in participating in follow-up paid focus groups to further discuss their housing needs and preferences.

Survey Sampling and Population Estimates

REC used demographic data from the United States Census Bureau (2020) to estimate the minimum number of completed surveys needed for the project and inform outreach. This data source was chosen because as a census, it is the most complete, recent, and publicly available population estimates of the number of individuals living in New Mexico who self-identified as American Indian or Alaska Native, alone or in combination with one or more other races. REC used the total count of 263,615 American Indian or Alaska Native individuals as the population from which to identify a target number of survey completions. The recommended sample size was calculated using Raosoft's (2004) online Sample Size Calculator, specifying a margin of error of 5%, confidence level of 95%, population size of 263,615, and response distribution of 50%. Given these parameters, the total recommended sample size for the survey was 384 responses.

Data Collection and Analysis

Next, survey recruitment, incentives, and data analysis are discussed.

Survey Recruitment

The survey was made available online via SurveyMonkey[7] over 8 weeks between April and June 2024, and in paper format at selected in-person events or by request during that same time period. Promotional materials highlighting the SurveyMonkey link and project contact information were developed, including email text for OEI/ONAA staff to use when introducing the housing project to community partners, two different flyers for printing or social media visuals, and a text blurb, key handles, and key hashtags for social media posts. The survey, SurveyMonkey link, or promotional materials were disseminated to the community in multiple ways:

- Announcements on OEI website, OEI job emails, and City e-newsletters.
- Social media posts via OEI's and ONAA's Facebook, Instagram, and Twitter/X accounts.
- Purchased online ads on Facebook/Instagram and ABQToDo.com.

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[6] In the qualifier question, respondents were asked whether they identified as Indigenous, First Nations, Native American, American Indian, Pueblo, and/or Alaska Native. More detailed information about participants' specific tribal affiliations and enrollment were collected towards the end of the survey.

[7] SurveyMonkey is an online survey platform (https://www.surveymonkey.com/).

- Purchased newspaper ads in The Gallup Independent, Navajo Times, and Albuquerque Journal.
- Media advisories to Native news sites, some of which yielded published survey announcements online or in other formats.
- Television, online news, and public radio interviews and call-ins by City, OEI, and ONAA staff with KRQE, Indian Country Today, and Native America Calling.
- Approximately 15 Native-specific housing-, community development-, networking-, and culturally-focused community events attended, in-person, by OEI staff; tablets and paper version were also provided at several of these events to encourage on-site survey completion.
- Emails to ONAA's community partners using Mailchimp and listservs, with some follow-up phone calls; partners were asked to share the survey flyers and promotional materials on their social media pages, via listservs or e-newsletters, when tabling at events, etc.
- Personal emails by core team members to family members, friends, and school contacts.

A "snowball sampling" strategy was also used to recruit survey participants. With this strategy, one survey question allowed respondents to suggest other community members who self-identified as Native American and might be interested in completing the survey. REC then sent an introductory email plus the survey link to participant-provided email addresses. Participant-suggested Native American-serving organizations were also referred back to ONAA staff, who introduced themselves and the project and emailed the organizations a copy of the project's social marketing toolkit.

Incentives

As a thank you for their time and participation, respondents who completed the survey were invited to enter a drawing for one of fifty $20 gift cards. Fifty individuals were randomly selected to win the drawing. REC shared contact information with OEI, which then contacted, tracked, and distributed gift cards to the randomly selected winners.

Data Analysis

Data from individuals who were 18 years or older, currently lived in New Mexico or were interested in living in Albuquerque, and self-identified as Native American or Alaska Native were retained for analysis.[8] REC analyzed both close-ended (i.e., quantitative) and open-ended (i.e., qualitative) data from these participants. Quantitative data, or information that is easily represented through numbers, came from questions with categorical (e.g., "What type(s) of housing are you living in now?) or Likert rating (e.g., "How important would it be that your home include these features?")

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[8] Data from a total of 100 surveys were excluded due to surveys being duplicates ($n = 4$) or respondents being too young ($n = 2$), not living in New Mexico and unwilling to live in Albuquerque ($n = 4$), not identifying as Indigenous, First Nations, Native American, American Indian, Pueblo, Native Hawaiian, or Alaska Native ($n = 18$), or completing <30% of the survey questions ($n = 72$).

response options. REC examined the overall characteristics of the quantitative data, focusing on frequencies[9] and other descriptive statistics[10] such as the mean[11] and median.[12]

Qualitative data, or information not easily represented by numbers, came primarily from open-ended responses. Open-ended data explores complex phenomena, such as personal opinions. REC analyzed all given responses, coded them for common themes and patterns, and grouped those themes together using a Grounded Theory Approach.[13] This method provided rich information about participant experiences. For qualitative questions, REC summarized findings in tables that included each theme, the number of responses that fit into that theme, a definition of the theme, and representative quotes.

Sample Size

In total, 660 eligible individuals completed the survey. Throughout this report, a capital and italicized '*N*' refers to the full sample size. In contrast, the lower-case '*n*' refers to the number of participants who responded to individual questions. These question-specific sample sizes varied as not all participants answered all questions. The sample size for each question was $N = 660$ or 100% unless a different '*n*' was noted.

Results

This section presents key findings from the Native American Housing Project Survey and is organized into the following sub-sections: Part 1. Household Location, Part 2: About the Participants and Households, Part 3: Housing Experiences and Needs, Part 4: Thoughts About Homeownership, Part 5: Thoughts About Living in Albuquerque, Part 6: Desired House Characteristics, Part 7: Desired Community Characteristics, and Part 8: Final Survey Questions.

Part 1. Household Location

Survey participants were asked to provide a zip code for where they lived most of the time, from which REC determined the residential states and counties of survey households. In total, valid zip code data were available for 658 households (99.7%), representing 12 counties in New Mexico and 10 counties across eight other states.[14] **The most frequent counties of residence were Bernalillo**

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[9] Frequencies: A count of data points, such as the number of participants that chose a specific response.
[10] Descriptive Statistics: Techniques used to describe groups of data.
[11] Mean (M): An average (i.e., arithmetic mean) of all responses used to describe groups of data.
[12] Median: The middle value in an ordered set of data. The median describes the central tendency of data but is less influenced by extreme values (i.e., outliers) than the mean.
[13] Grounded Theory Approach: This technique was developed to analyze qualitative data. Key steps include coding all responses for major categories and concepts, grouping those categories and concepts, and identifying relevant relationships between responses (Hallberg, 2006). Responses that addressed multiple themes were counted in more than one category.
[14] Participants lived in the following New Mexico counties: Bernalillo ($n = 514$), Sandoval ($n = 44$), McKinley ($n = 29$) Cibola ($n = 28$), Santa Fe ($n = 10$), San Juan ($n = 9$), Valencia ($n = 5$), Rio Arriba ($n = 3$), Curry ($n = 1$), Doña Ana ($n = 1$), Otero ($n = 1$), Taos ($n = 1$). Respondents from outside of New Mexico lived in these counties and states: Apache, Arizona ($n = 3$), Maricopa, Arizona ($n = 1$), Denver, Colorado ($n = 1$), Pueblo, Colorado ($n = 1$), Hartford, Connecticut

(*n* = 514, 78.1%), Sandoval (*n* = 44, 6.7%), and McKinley (*n* = 29, 4.4%). See *Chart A* for a heatmap of respondents' home states and *Chart B* showing New Mexico participants' geographical distribution by county of primary residence.

Chart A. States of Primary Residence (n = 658)
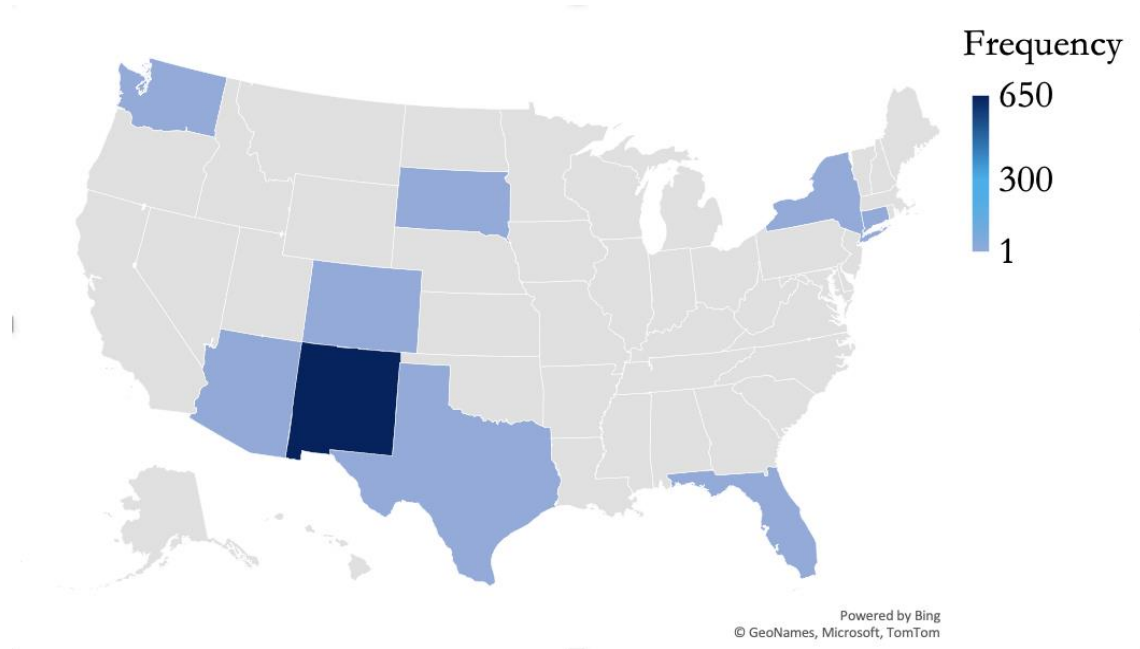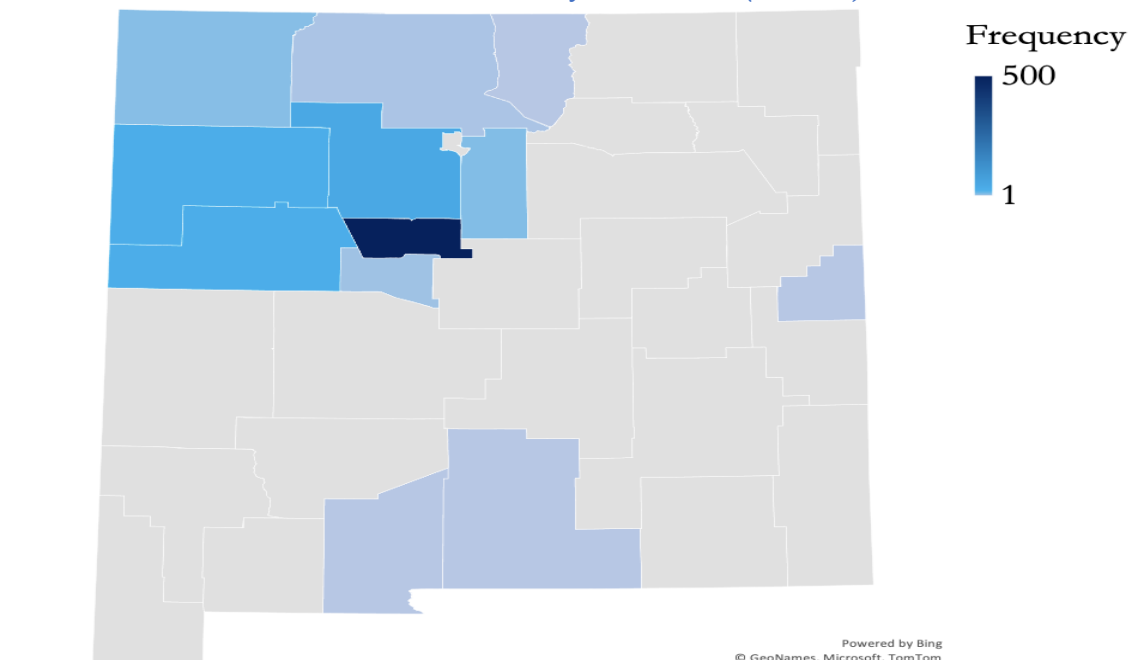

Chart B. New Mexico Counties of Primary Residence (n = 646)

(*n* = 1), Miami-Dade, Florida (*n* = 1), New York, New York (*n* = 1), Oglala Lakota, South Dakota (*n* = 1), Travis, Texas (*n* = 1), and King, Washington (*n* = 1).
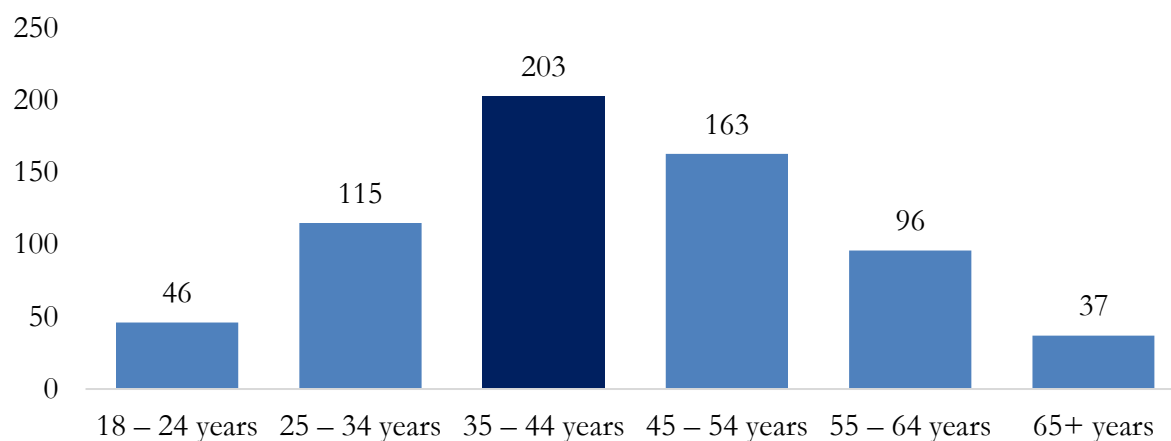
These findings focus on the survey participants' demographics, tribal affiliation, and household information.

Age

All 660 participants (100%) chose a range that best described their age. **Most often, participants were 35 – 44 years (n = 203, 30.8%), 45 – 54 years (n = 163, 24.7%), and 25 – 34 years (n = 115, 17.4%) old**. See *Chart C*.

Chart C. Age Ranges (N = 660)

Gender

Next, 556 participants (84.2%) identified their gender.[15] **Most participants identified as Women (n = 423, 76.1%) or Men (n = 120, 21.6%)**, with 2.3% of respondents (n = 13) identifying as another gender. Of this latter group, seven participants identified as Two-Spirit,[16] two identified as Transgender Women, two identified as both Two-Spirit and Women, one participant identified as a Transgender Man, and one participant identified as Non-Binary.

Race and Ethnicity

Because of the survey's eligibility requirements, **all respondents (N = 660, 100%) identified as Indigenous, First Nations, Native American, American Indian, Pueblo, Native Hawaiian, or Alaska Native**. Of these, **128 respondents (19.4%) also specified at least one additional racial**

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[15] An additional five respondents (0.8%) chose Prefer Not to Answer.
[16] Per the Re:searching for LGBTQ2S+ Health website, "'Two-spirit' refers to a person who identifies as having both a masculine and a feminine spirit, and is used by some Indigenous people to describe their sexual, gender, and/or spiritual identify... The creation of the term 'two-spirit' is attributed to Elder Myra Laramee, who proposed its use during the Third Annual Inter-tribal Native American, First Nations, Gay and Lesbian American Conference, held in Winnipeg in 1990." (https://lgbtqhealth.ca/community/two-spirit.php)

or ethnic group with which they identified.[17] These participants most often identified themselves as Hispanic (*n* = 54) or White (*n* = 40) in addition to their Native identities. See *Chart D*.

Chart D. Additional Race and Ethnicity (n = 128)
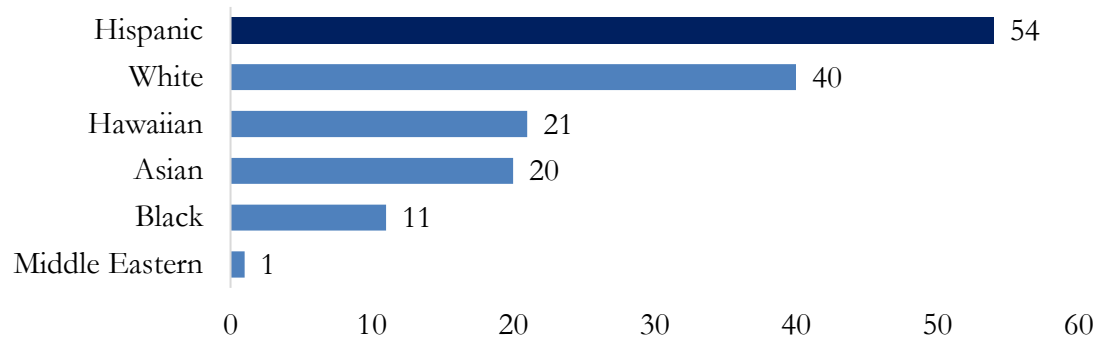
Tribal Affiliation

Next, 553 respondents (83.8%) provided tribal affiliation information.[18,19] Most often, participants were affiliated with the **Navajo Nation, Arizona, New Mexico, and Utah (*n* = 327, 59.1%), Pueblo of Acoma, New Me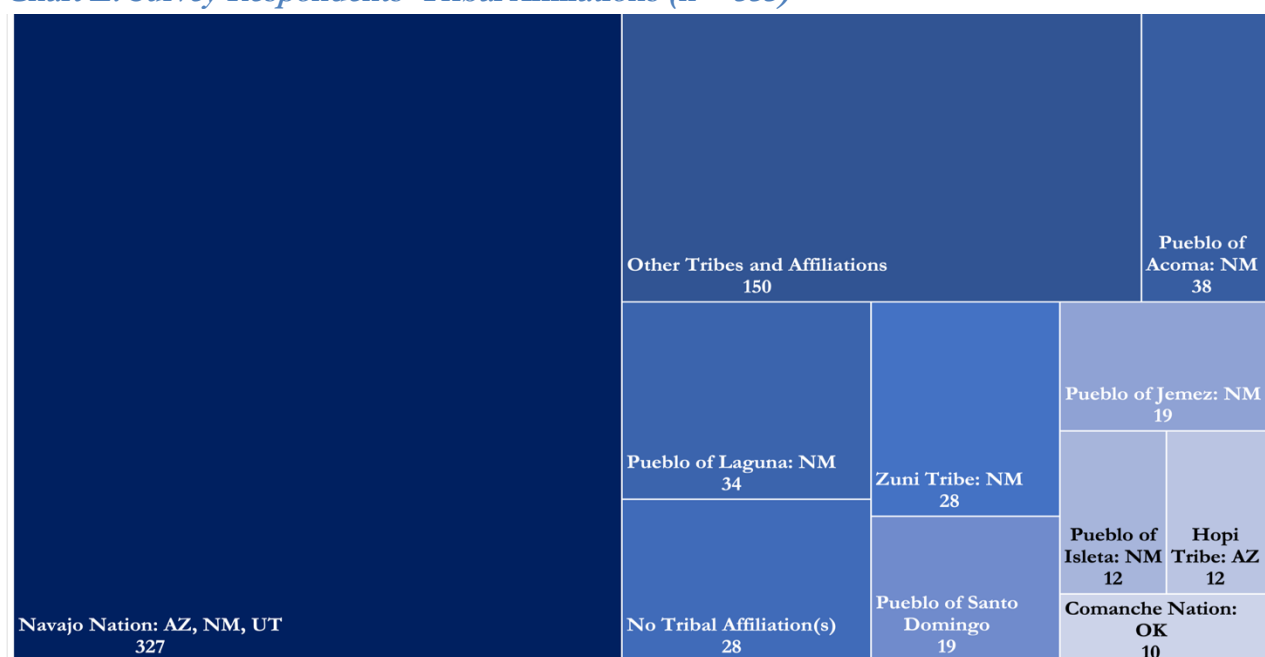xico (*n* = 38, 6.9%), and Pueblo of Laguna, New Mexico (*n* = 34, 6.1%).** *Chart E* presents the top nine tribal affiliation groups for survey respondents, as well as categories for Other Tribes and Affiliations to represent all other tribes (*n* = 150, 27.1%) and No Tribal Affiliation(s) to represent individuals without tribal affiliations (*n* = 28, 5.1%). In *Chart E*, the area and color of each group corresponds to the relative size of the affiliated tribe or category in the population of survey respondents. See *Appendix D* for a full list of participants' tribal affiliations.

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[17] Fifteen participants who specified a racial/ethnic identity in addition to Native American selected multiple additional racial or ethnic identities. Additionally, another 56 respondents (8.5%) chose Prefer Not to Answer, another 40 respondents (6.1%) chose Other to specify "None of the above.", and another 98 individuals (14.8%) chose Other to reaffirm that they were Native American.

[18] The survey provided a Google Document link that listed the 574 federally recognized tribes based on the United States Bureau of Indian Affairs' list. Participants were also able to list tribes that are only state-recognized or are not federally or state-recognized. Ninety participants (16.3%) specified more than one tribe for their affiliation. Three participants who provided invalid responses to this question were excluded from analysis.

[19] When possible, REC coded participants' tribal affiliations and memberships using the United States Bureau of Indian Affairs' list of federally recognized tribes (https://www.govinfo.gov/content/pkg/FR-2021-01-29/pdf/2021-01606.pdf). Participant responses that were too vague to match participants with specific tribes on this list (e.g., "Apache" rather than Jicarilla Apache Nation of NM, San Carlos Apache Tribe of the San Carlos Reservation, AZ, Apache Tribe of OK, etc.) were coded using one of two methods. First, Native-identifying members of the project team identified participants' likely tribal affiliations and memberships based on the respondents' residential zip codes. When tribal affiliations and memberships could not be identified using residential zip codes, responses were coded according to the geographic region associated with the participant's broader tribal group, using the 10 geographic regions commonly recognized as Indigenous cultural areas by ethnographers in the United States and Canada (i.e., Arctic, Subarctic, Pacific Northwest coast, Northwest Plateau, Great Plains, Northeastern Woodlands, Southeastern Woodlands, Great Basin, California, and Southwest; https://en.wikipedia.org/wiki/Classification_of_the_Indigenous_peoples_of_the_Americas).

Chart E. Survey Respondents' Tribal Affiliations (n = 553)

Other Tribes and Affiliations 150	Pueblo of Acoma: NM 38
Pueblo of Laguna: NM 34	Pueblo of Jemez: NM 19
Zuni Tribe: NM 28	Pueblo of Isleta: NM 12 / Hopi Tribe: AZ 12
No Tribal Affiliation(s) 28	Pueblo of Santo Domingo 19 / Comanche Nation: OK 10
Navajo Nation: AZ, NM, UT 327	

Tribal Membership

Likewise, 541 respondents (82%) provided information about their tribal membership.[20] Most often participants were members of the **Navajo Nation, Arizona, New Mexico, and Utah (n = 309, 57.1%), Pueblo of Acoma, New Mexico (n = 28, 5.2%), and Pueblo of Laguna, New Mexico (n = 24, 4.4%).** *Chart F* presents the top nine tribal membership groups for survey respondents, as well as categories for Other Tribes and Memberships to represent all other tribes (n = 86, 15.9%) and No Tribal Membership to represent individuals without a tribal membership (n = 34, 6.3%). Again, the area and color of each group in *Chart F* corresponds to the relative size of the membership tribe or category in the population of survey respondents. See *Appendix E* for a full list of participants' tribal memberships.

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[20] Four participants (0.7%) specified more than one tribe for their tribal memberships. Nine participants who provided invalid responses to this question were excluded from further analysis. Vague tribal membership responses were coded, when possible, using the same process as described earlier for the tribal affiliation responses.

Chart F. Tribal Affiliation (n = 541)

Navajo Nation: AZ, NM, UT 309	Other Tribes and Memberships 86			No Tribal Membership 34
	Pueblo of Acoma: NM 28	Zuni Tribe: NM 18		Pueblo of Jemez: NM 12
	Pueblo of Laguna: NM 24	Pueblo of Santo Domingo 12	Pueblo of Isleta: NM 10	Comanche Nation: OK 6 / Mescalero Apache Tribe: NM 6
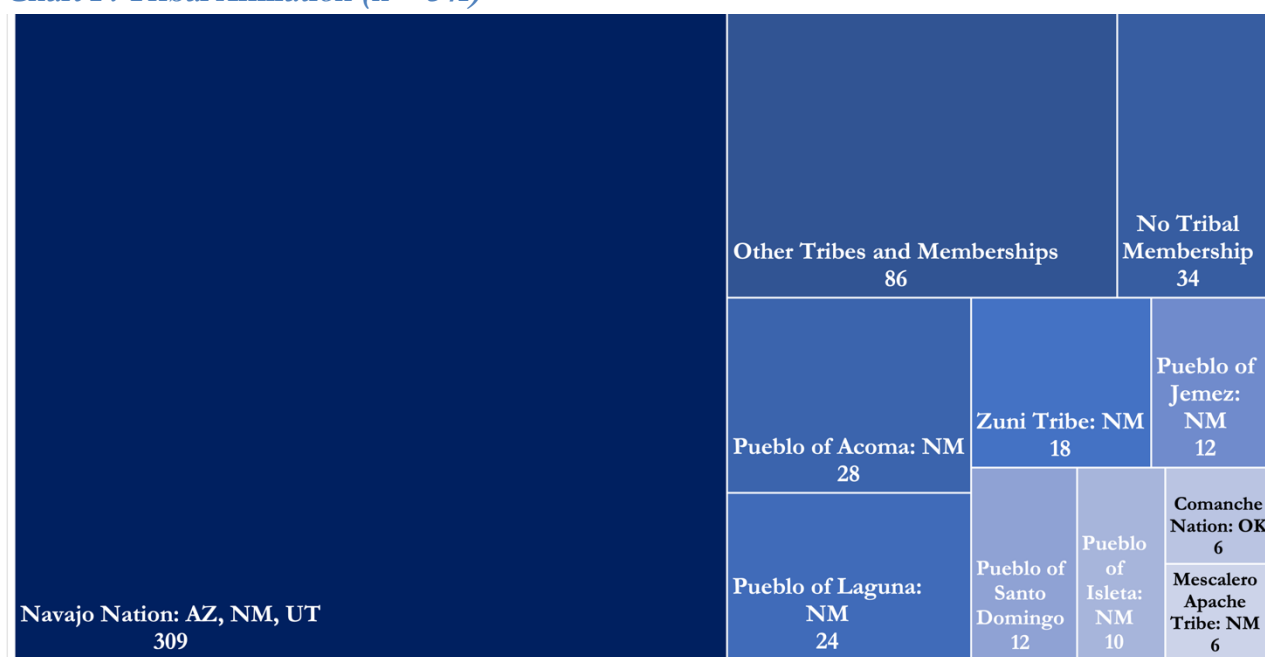
Annual Household Income

Next, 549 respondents (83.2%) provided their annual household income before taxes.[21] **Most often, participants chose $30,000 to $49,999 (*n* = 148, 26.9%), $50,000 to $74,999 (*n* = 124, 22.6%), and less than $30,000 (*n* = 119, 21.2%).** See *Chart G.*

Chart G. Annual Household Income (n = 549)

	Less than $30,000	$30,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $124,999	$125,000 to $149,999	$150,000 and above
	119	148	124	86	38	13	21

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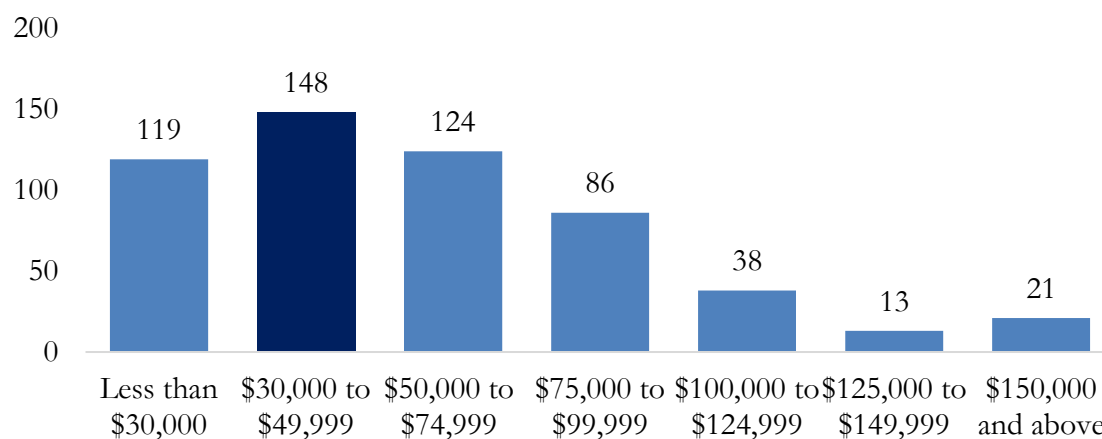
[21] An additional 17 respondents (2.6%) chose Prefer Not to Answer.

Household Composition

Participants were asked about the total number of people (including children, adults, and seniors) living in their homes, and 638 participants (96.7%) responded.[22] The total number of household members ranged from 1 to 32, with an average of 3.68. Overall, 348 respondents (54.5%) lived in households with one or more children or youth, 612 participants (95.9%) lived in households with at least one adult aged 18-59, and 156 participants (24.5%) lived in households that included seniors.[23] See *Table A*.

Table A. Household Composition (n = 638)

Household Members	% of Households with Any	Average
Children or youth (under the age of 18 years)	54.5%	1.47
Adults (between the ages of 18-59 years)	95.9%	2.19
Seniors (age 60 years or over)	24.5%	0.53
Total Members in Household		3.68

Household Relationships

Lastly, 633 participants (95.9%) chose one or more categories to describe their relationships with the other people living in their homes.[24] **Most often, participants lived with their Child(ren) (*n* = 371, 58.6%),[25] a Spouse or Partner (*n* = 309, 48.8%), and their Parent(s) or Parent(s)-in-law (*n* = 119, 18.8%).** See *Chart H*.[26]

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[22] Sixteen responses were excluded from the analysis. Twelve were excluded due to inconsistencies across their surveys (e.g., reporting they lived with others but putting zeroes in this question, reporting they lived alone but providing household numbers). Four were excluded due to providing very large numbers of reported household members (i.e., 30 to 100) within a single age category. REC utilized answers from a qualification question, "How old are you?" to provide additional information for 20 responses that would have otherwise been invalid.
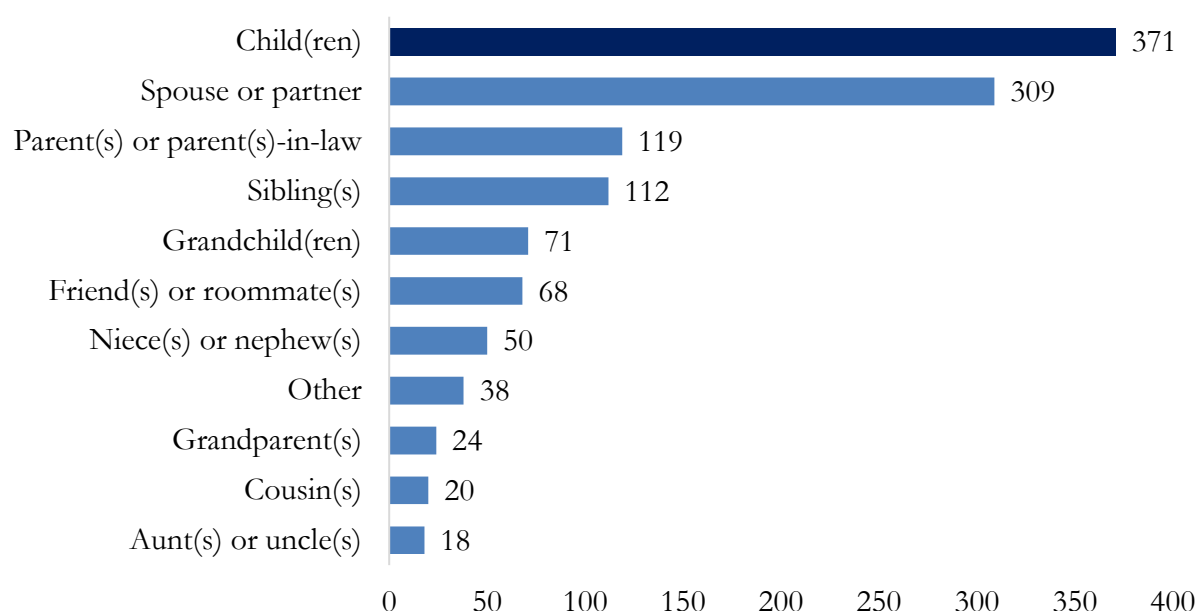
[23] Participants' households could fit into one or more of these age categories (e.g., adult respondents living with their young children and senior-aged parents would fit into all three categories; a senior participant living only with their youth-aged grandchild would fit into two categories; a senior participant living alone or only with their senior-aged spouse would fit into one category). Respondents lived with up to (i.e., a maximum of) 26 children or youth, 13 adults, or 13 seniors.

[24] The survey indicated that relationships could be blood or non-blood relationships (e.g., no distinction was made between "Aunts or Uncles" who were related biologically versus through cultural or adopted ties).

[25] Some respondents described the children in their home as their stepchildren.

[26] Other responses included Live Alone (*n* = 23), Brother- or sister-in-law (*n* = 6), Child(ren)'s friends or significant others (*n* = 4), Living in a shelter or experiencing homelessness (*n* = 2), Spouses' extended family (*n* = 1), "Blood" (*n* = 1), and "Live in" (*n* = 1).

Chart H. Household Relationships (n = 633)

Relationship	Count
Child(ren)	371
Spouse or partner	309
Parent(s) or parent(s)-in-law	119
Sibling(s)	112
Grandchild(ren)	71
Friend(s) or roommate(s)	68
Niece(s) or nephew(s)	50
Other	38
Grandparent(s)	24
Cousin(s)	20
Aunt(s) or uncle(s)	18

Part 3. Housing Experiences and Needs

This section presents findings about participants' current and past housing experiences and needs.
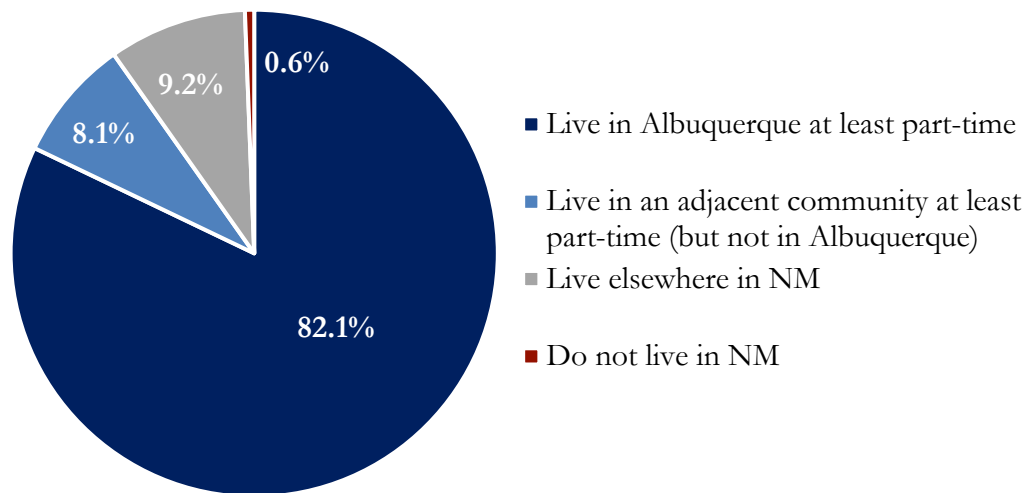
Current Residential Location

Six hundred fifty-four (99.1%) participants specified whether they lived in Albuquerque, an adjacent community,[27] or anywhere in New Mexico. Of these, **537 participants (82.1%) lived either full-time (*n* = 475) or part-time (*n* = 62) in Albuquerque. Another 53 participants (8.1%) did not live in Albuquerque but did live in an adjacent community.** See *Chart I*.[28]

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[27] The survey defined communities adjacent to Albuquerque as "Bernalillo, Belen, Corrales, Los Lunas, Rio Rancho, or Tijeras."

[28] It should be noted that 119 participants said they lived full-time in both Albuquerque and an adjacent community, suggesting the possibility of errors in some participants' reported residential locations or time spent in each location. Also, the "Live elsewhere in NM" category could include participants who live on reservations or pueblos near Albuquerque since the survey did not ask about reservations' and tribal territories' proximities to the City.

Chart I. Current Residential Location (n = 654)

- Live in Albuquerque at least part-time
- Live in an adjacent community at least part-time (but not in Albuquerque)
- Live elsewhere in NM
- Do not live in NM

Additionally, 597 participants (90.5%) indicated whether they lived on a reservation or tribal territory. **One hundred fifty-five individuals (26%) said they lived on a reservation or tribal territory at least part-time.** See *Chart J*.

Chart J. Live on Reservation or Tribal Territory (n = 597)

- Yes, live full-time on a reservation or tribal territory
- Yes, live part-time on a reservation or tribal territory
- No, do not live on a reservation or tribal territory
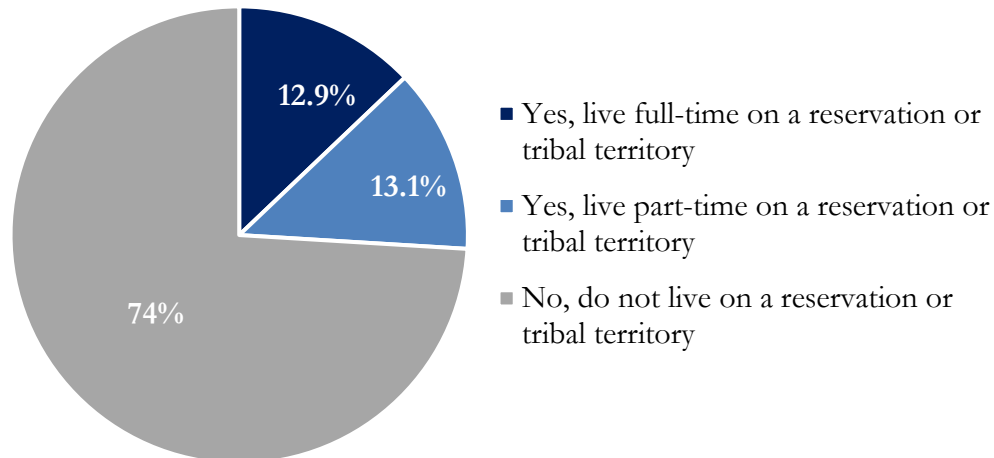
Current Housing Type

Next, 654 participants (99.1%) described their current living situation using one or more housing types.[29] **Participants most often lived in a House (*n* = 275, 42%) or Apartment/Condominium (*n* = 248, 37.9%).** See *Chart K*.[30]

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[29] Forty-four participants chose two or three housing types to describe their current living situation.

[30] Other responses included Government-funded housing (*n* = 3), Experiencing homelessness (e.g., sleeping on the streets; *n* = 2), or Dormitory, Motel, Sub-division, Tribal housing, On the reservation, or in an Unspecified type of rental (each *n* = 1).

Chart K. Current Housing Types (n = 654)

Housing Type	Count
House or single-family detached home	275
Apartment or condo/condominium	248
Staying short-term with friends or family	42
Townhouse or duplex	42
Mobile or manufactured home	35
Traditional home (e.g., adobe, hogan)	28
Other	11
Car	8
Self-built home or converted storage space	7
Transitional housing	5
Emergency shelter	2
Recreational vehicle (e.g., camper or van)	1
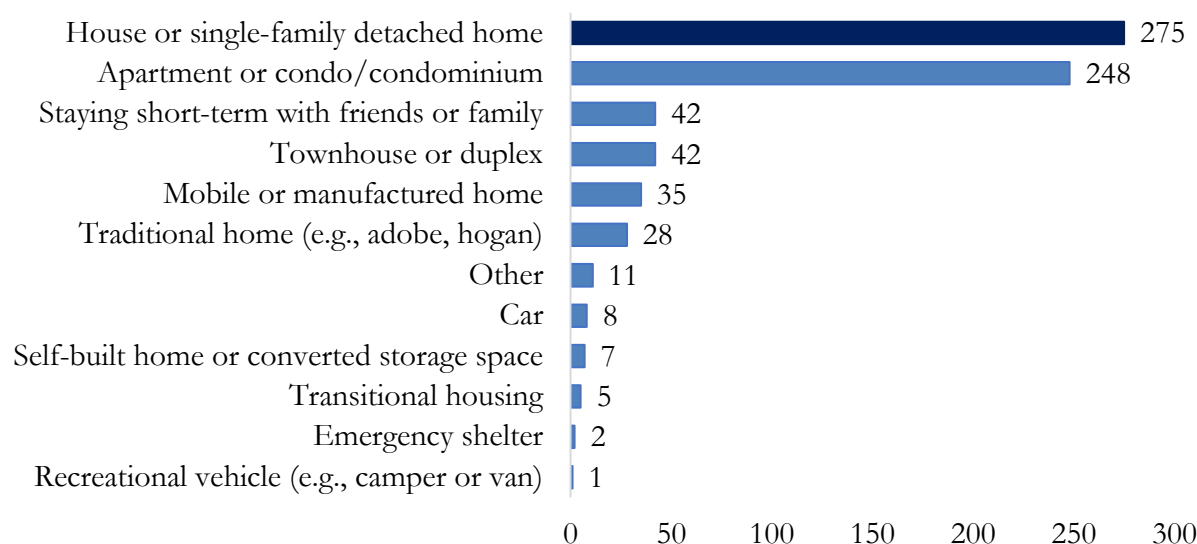
Duration of Current Housing Situation

Participants (*n* = 657, 99.5%) specified how long they had been in their current housing situation. **Participants had most often been in their housing situation for 1 – 3 Years (*n* = 205, 31.2%), 10 Years or More (*n* = 195, 29.7%), or 4 – 6 Years (*n* = 123, 18.7%).** See *Chart L.*

Chart L. Duration of Current Housing Situation (n = 657)

Duration	Count
Less than 1 Year	78
1 – 3 Years	205
4 – 6 Years	123
7 – 9 Years	56
10 Years or More	195

Current Homeownership

Homeownership status was reported by 658 participants (99.7%).[31] Of these, **220 respondents (33.4%) owned their homes** and 438 participants (66.6%) did not.

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[31] The survey defined homeownership as "paying a mortgage, owning your home without a mortgage, or owning your home with others."
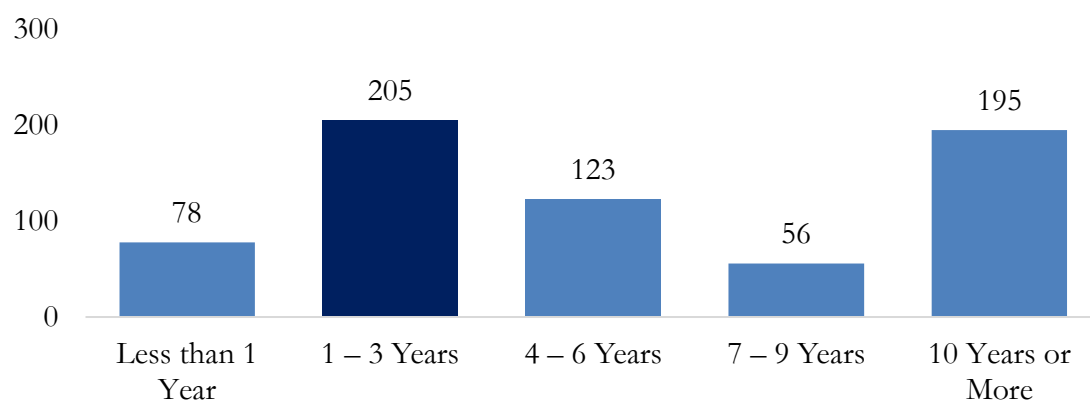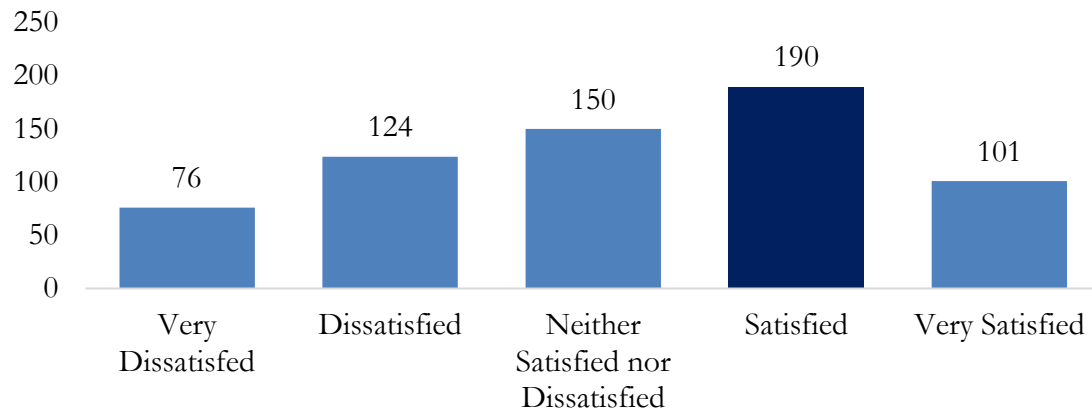
Satisfaction with Current Housing

Next, 641 participants (97.1%) rated their satisfaction with their current housing situation. **Participants were most often Satisfied (*n* = 190, 29.6%), Neither Satisfied nor Dissatisfied (*n* = 150, 23.4%), or Dissatisfied (*n* = 124, 19.3%) with their housing.** See *Chart M.*

Chart M. Satisfaction with Current Housing (n = 641)

Desired Housing Improvements

Participants (*n* = 602, 91.2%) described what changes, if any, would make their housing situation better for them or their families. **Participants most often wanted Increased Housing Affordability (*n* = 180, 29.9%), No Changes or Unsure of Changes (*n* = 113, 18.8%), or More Space Indoors or Outdoors (*n* = 107, 17.8%)**. See *Table B.*[32]

Table B. Desired Housing Improvements (n = 602)

Theme	n (%)	Definition	Representative Quotes
Increased Housing Affordability	180 (29.9%)	One hundred eighty participants said that lower housing-related costs (e.g., rents, down payments, mortgage and interest payments, taxes, utilities, maintenance, property upgrades, application fees), financial assistance to help cover such costs, and having more funds available to put towards housing (e.g., employment, higher income, financial stability, student loan forgiveness) would be helpful. These participants also desired more affordable housing options (both low- and mid-income) throughout	"Better rent prices; very expensive." "Assistance with high rent, high utility bills, extra costs such as landscaping, and bug spray services, etc. " "Better mortgage rate to lessen cost of monthly mortgage." "Get a job that pays more."

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[32] Two additional participants (0.3%) provided responses about their own or family members' health concerns. These responses could not be categorized in any of the main themes described in *Table B*.

Theme	n (%)	Definition	Representative Quotes
		the city and policies that promote affordable rental and housing sales markets (e.g., rent control regulations, tax credits for offering affordable rents, inclusionary zoning, land trusts, easier loan access).	"It would be nice if the city stopped raising the property taxes every year." "Provide down payment assistance programs for first-time homebuyers." "Having more affordable housing available and scattered throughout the county or city." "Implement inclusionary zoning policies to require affordable units."
No Changes or Unsure of Changes	113 (18.8%)	One hundred thirteen participants shared that no changes would improve their housing situation or were unsure about helpful changes.	"None at this time." "My wife and I have made it better for my family on our own." "Unsure, I am fairly new to living in Albuquerque."
More Space Indoors or Outdoors	107 (17.8%)	One hundred seven participants indicated that having adequate space is important for their housing comfort. Many respondents wanted more bedrooms, living areas, bathrooms, storage, laundry rooms, and on-property outdoor space. Others expressed concerns about crowded housing situations.	"For me and my family having a larger living space and a backyard would make our housing situation better. It would provide more room for our kids to play and give us some outdoor space to relax [in]." "I would be in a home that has space for my kids, my work, and my own sleep space." "I wish I was able to have more room to help more family." "Housing is getting to be expensive and leading families to live with a lot of family in small spaces."
Better Quality Housing	85 (14.1%)	Eighty-five participants described ways their homes could be repaired, better maintained, or upgraded to	"To be able to afford improvements and general repair. I often feel like I have

Theme	n (%)	Definition	Representative Quotes
		improve occupants' safety, health, or quality of life or to maintain the value of owned homes. Some wanted to live in newer or higher quality homes. Desired housing improvements included home fixes (e.g., repairs to windows, roofs, drywall, flooring, doors, heating and plumbing systems, structures), ongoing maintenance (e.g., regular cleanings, mold removals, pest control), new amenities (e.g. air conditioning systems, laundry units, dishwashers, internet), energy efficiency improvements (e.g., insulation), and remodels (e.g., bathrooms, kitchens, entire house). Financial and manual labor assistance were both seen as valuable for supporting home improvement projects.	made this great investment but not enough money to keep my investment." "We need our leaky roof fixed, smells like mold…" "I would like… better maintenance for health concerns… clean air ducts and routine bug spraying." "I would like to invest in energy efficient windows, AC system, and a bathroom renovation due to mold."
Homeownership	76 (12.6%)	Seventy-six participants felt that their housing situation would be improved by owning their own home or making progress towards homeownership. Building equity was mentioned as a benefit of homeownership, while having funds for a mortgage and entering into lease-to-own arrangements were seen as positive steps towards the goal of owning one's home.	"Finally owning my home." "I would like to own my home and build equity." "To own and live in my own home with my children. I currently own with my ex-husband." "Currently renting. I would like to start renting to own or start making payments to own a home."
Increased Choice and Stability	72 (12%)	Seventy-two participants wished to have more choice and control over their housing situation, especially around who they lived with and how often or when they moved. Many participants preferred to live alone, while others mentioned people they did or did not want as cohabitants. Participants often used the phrase "my own home" when expressing their preferences.	"Have my own home without my adult children." "If I was able to provide myself with safe and secure housing then I would not be in a toxic relationship." "I would like to live with my current boyfriend in a home."

Theme	n (%)	Definition	Representative Quotes
			"I would like a permanent stable home and not worry about moving again."
Different Type of Housing or Development	40 (6.6%)	Forty participants expressed-interest in specific types of housing. Preferences varied across participants but included different home styles (e.g., single-family homes, apartments, layouts with fewer stairs or single-story designs to accommodate mobility issues) and specific types of housing developments (e.g., 50+ communities, mixed-income developments, prioritized housing for domestic abuse survivors and single-parent families, transitional and supportive housing).	"A home…that is permanent and not a mobile or manufactured home as it is not built to be a forever home." "A house is preferable as immediate family and relatives living 'out-of-town' visit…Apartment has stairs which can be difficult to climb, especially with groceries or for elder parents when visiting." "I'd rather not live on the second floor." "I am 58 years old, so a residential area for 50+."
Safer Communities	36 (6%)	Thirty-six participants, including respondents who reported living in high-crime areas (e.g., gunshots, drug dealers), said they would benefit from efforts to improve community safety. These respondents asked for basic infrastructure maintenance (e.g., functioning streetlamps, better sidewalk conditions, secure parking), improved police response (e.g., quicker responses, regular patrols), and increased security measures (e.g., security cameras, neighborhood watch groups, gated "tenants-only" apartment complexes).	"We were very conscious of where we wanted to raise our family - outside of Reservation life and poverty. But shortly after the pandemic, the neighborhood changed… My neighborhood/home is continuously defaced by graffiti, gunshots are now normal occurrences, and homeless & transient people sit on my sidewalk, sleep/live in the ditch, and have broken into and have robbed my home." "More street lighting and security measures." "Safety [and] secure parking." "Crime response, more police presence."
Improved Local Infrastructure and Amenities	30 (5%)	Thirty participants felt they would benefit from better infrastructure and local amenities near their homes. Participants desired new or	"School light/signs at intersection of 118th and Dennis Chavez. Kids from neighborhood walk to school

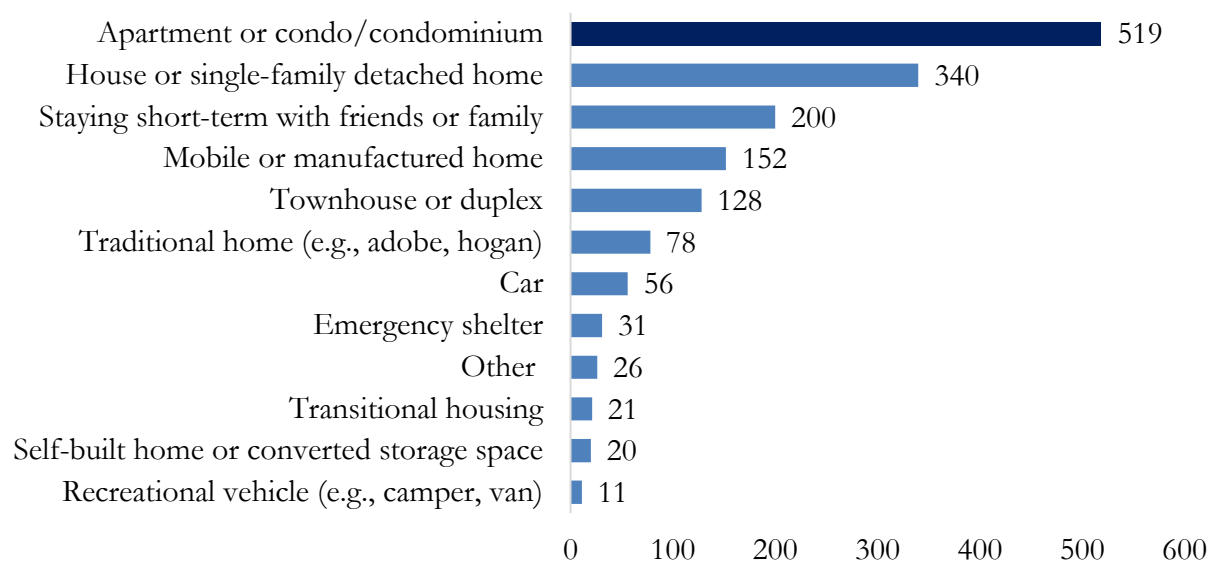| Theme	n (%)	Definition	Representative Quotes
		improved safety-, accessibility-, or quality of life-related infrastructure and services in their neighborhoods (e.g., crosswalks, bike lanes, public transportation, road access, public water, sewer, electricity, phone and internet utilities, parking, street cleaning, maintained roads, law enforcement). They also wanted better local options for necessities and recreation (e.g., schools, workplaces, healthcare facilities, libraries, restaurants, stores, walking/biking trails, pools, food gardens).	and I worry a tragedy will occur because of speed of cars and no warnings to slow down…" "Access to internet. Better phone service. Better access to public transportation." "City sewer [since we are] currently on septic, paved road, and drainage." "My children and I live far from the college I attend [and from] daycare/after school programs and activities."
Native American-Specific Supports	26 (4.3%)	Twenty-six participants requested resources and supports that are geared towards Native Americans to help them navigate individual housing-related challenges (e.g., low credit), as reparations for historical trauma and inequities, or to respect their cultural heritage and traditions. Suggestions included financial, loan, and job assistance, increased housing inventory for Native Americans on reservations and in surrounding cities, help navigating Tribal Council housing systems (e.g., tribal census implications for home improvements, reservation housing applications), elimination of discriminatory housing practices, and promotion of culturally-relevant housing practices.	"Affordable housing for Native Americans who do not have a great credit score." "The amount of Property Taxes due. As an Indigenous Person whose ancestors lived off the land, the amount is getting [too] high. In a few years, my children won't be able to afford paying this. [There] should be a discount or percentage off." "With Native tribal census… my kids will never get to own or inherit [a home we remodel or build] even though they are full native American [because they] don't qualify to be members of the tribe due to 'blood quantum'." "Native families deserve to have homes in the city of Albuquerque." "I would love to have culturally sensitive roommates. I would love to have the ability to pray

Theme	n (%)	Definition	Representative Quotes
			and smudge outside my home, for example in the yard."
New Residential Location	25 (4.2%)	Twenty-five participants mentioned an interest in a new housing location. Reasons varied, but included wanting to live closer to family, to live closer to or on the reservation, to have a shorter commute to work or school, to reside in a lower-crime area, and to live in a specific neighborhood or city.	"I would love to live back in Albuquerque full time." "Closer to relatives." "The location of my apartment isn't in the best neighborhood."
Improved Property Management	14 (2.3%)	Fourteen participants indicated that better property management would enhance their housing situation. Desired changes included more responsive landlords (e.g., prompt and quality repairs, pest and mold control), stricter code enforcement, changes in policies regarding pets and overnight guests, and eliminating homeowners' associations (HOAs).	"More attentive landlord." "Some landlords don't do well in maintenance. Why pay so much if it's not going to be taken care of? Some don't allow pets some don't allow others to stay overnight." "Establish a rental registry to monitor housing quality."
Support for Navigating Housing Processes	13 (2.2%)	Thirteen participants said they would benefit from help navigating housing-supportive processes or getting them into homes. Participants asked for education on financial literacy, housing council functions, fair housing laws, and the homebuying process. They also sought wanted assistance with homeowner loans (e.g., applying, qualifying), finding affordable housing options, accessing home buyer or rental resources, or getting approved for existing programs.	"Easier access to information and resources for first time home buyers." "Help [getting] qualified to purchase a home." "I just really need help with housing!! Please help!"

Past Housing Types

Participants (n = 657, 99.5%) chose one or more options to describe their housing since becoming an adult. **Most often, participants had experienced living in an Apartment/Condominium (n = 519, 79%), living in a House (n = 340, 51.8%), or Staying short-term with friends or family (n = 200, 30.4%).** See *Chart N*.[33]

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[33] Other responses included Dormitory or boarding home (n = 13), Hotel or motel (n = 7), Government funded housing (n = 3), or Experienced homelessness (e.g., lived on the streets) (n = 3).

Table N. Past Housing Types (n = 657)

Housing Type	Count
Apartment or condo/condominium	519
House or single-family detached home	340
Staying short-term with friends or family	200
Mobile or manufactured home	152
Townhouse or duplex	128
Traditional home (e.g., adobe, hogan)	78
Car	56
Emergency shelter	31
Other	26
Transitional housing	21
Self-built home or converted storage space	20
Recreational vehicle (e.g., camper, van)	11

History of Shared Living

Participants (*n* = 659, 99.8%) also specified the percentage of their adult life that they had lived in a shared living situation.[34] Participants spent Some (*n* = 156, 23.7%), A Little (*n* = 144, 21.9%), Most (*n* = 111, 16.8%), A Lot (*n* = 95, 14.4%), All (*n* = 80, 12.1%), or None (*n* = 73, 11.1%) of their adult lives in shared living situations.[35] **About two-thirds of respondents (67.1%) had spent at least one-quarter (25% or more) of their adult life in shared living situations.**

History of Housing Difficulties

Finally, 631 participants (95.6%) identified current or past housing changes largely outside their control due to specific challenging circumstances. **In total, 246 participants (39%) had not experienced any of these housing difficulties.** For those who did experience at least one of the housing difficulties, the changes most often involved the **Inability to remain in a home due to an increase in mortgage or rent (*n* = 213, 33.8%), an Inability to remain in a home due to the loss of employment or income (*n* = 174, 27.6%), or Relocation due to family violence or domestic violence (*n* = 127, 20.1%).** See *Table C*.[36]

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[34] The survey defined a shared living situation as "staying with friends or family, having roommates, or doubling up".
[35] The survey defined "None" as 0%, "A Little" as 1% to 24%, "Some" as 25% to 49%, "A Lot" as 50% to 74%, "Most" as 75% to 99%, and All as "100%" of participants' adult lives.
[36] Other responses included housing changes due to Unfit housing (e.g., housing that was too small had mold and water damage, or in a dangerous community; *n* = 9), a Divorce or breakup (*n* = 6), Medical concerns (e.g., COVID-19, hospitalizations) (*n* = 5), Landlord sold property (*n* = 4), Substance misuse (*n* = 4), Landlord problems (e.g., poor management, illegal policies and procedures) (*n* = 3), or a Lack of tribal housing (*n* = 2). The remaining "Other" respondents were each unique, including Gained employment resulting in loss of affordable housing, School completion, Inability to afford the home that was left to them, Homelessness, Difficult family relationships, Lack of community support, Need to care for other family members, and the Recession (each *n* = 1).

Table C. History of Housing Difficulties (n = 631)

Housing Difficulties	n (%)
None	246 (39%)
Inability to remain in a home due to an increase in mortgage or rent	213 (33.8%)
Inability to remain in a home due to the loss of employment or income	174 (27.6%)
Relocated due to family violence or domestic violence	127 (20.1%)
Eviction	90 (14.3%)
Inability to remain in a home due to the loss of a household member	88 (13.9%)
Living in a boarding school	60 (9.5%)
Other	41 (6.5%)
Been incarcerated, jailed, or imprisoned	23 (3.6%)
Forced government relocation	16 (2.5%)
Been exiled and/or disenrolled from your tribal community	11 (1.7%)
Lived in or aged out of a foster care program	8 (1.3%)

Part 4. Thoughts About Homeownership

Findings in this section focus on participants' thoughts, experiences, and challenges with homeownership.

Homeownership Benefits

Altogether, 554 participants (83.9%)[37] described how homeownership could or does benefit them and their families. **Participants most often described Stability, Security, and Community Building (*n* = 204, 36.8%), Strengthened Financial Power (*n* = 161, 29.1%), and Feelings of Empowerment and Pride (*n* = 142, 25.6%)**. See *Table D*.

Table D. Homeownership Benefits (n = 554)

Theme	n (%)	Definition	Representative Quotes
Stability, Security, and Community Building	204 (36.8%)	Two hundred four participants shared that homeownership could or does improve their feelings of stability and security. Participants associated homeownership with consistent and reliable shelter, reduced stress around housing, and less fear of sudden homelessness. They	"It's great to have a consistent place to live for the first time in my life." "Owning a home would give me control and security without any added stress and fear of possible eviction and rent increases." "Don't have to worry about where we will sleep or eat." "Owning a house will mean having [a] roof over my family for a lifetime instead of moving from place to place. Permanence means a lot to me."

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[37] The response from one participant whose answer did not address the question was excluded from analysis.

Theme	*n* (%)	Definition	Representative Quotes
		described how owning a "forever home" can help their families establish roots, form community connections, and provide homes for future generations.	"Allows you to establish roots and become part of a community." "Building relationships within our neighborhood. Getting to know neighbors. Our children attend the same school and have life-long friends. We get to know employees of businesses we frequent. We become 'regulars' [with] a sense of belonging." "Homeownership provides… a sense of belonging, creating cherished memories and a legacy for generations to come." "[Homeownership] could benefit my family very much because it can be a permanent place for my kids as they continue to grow older, and even maybe their kids."
Strengthened Financial Power	161 (29.1%)	One hundred sixty-one participants felt homeownership was associated with increased financial power. For example, they saw homeownership as a way for people to build credit and equity, improve their ability to budget for other expenses, become less dependent on public financial support, and build generational wealth.	"Would have good credit and the ability to use the asset if needed for other things the bank requires for collateral." "Consistency in our mortgage payment and building equity." "Allowing my family to have a set mortgage to better budget." "I wouldn't have to depend on/rely on any kind of public assistance." "It would help us to become self-sufficient, own the home, and keep it in our family for generations to come…" "If I could be an owner, then I could pass down my property to kin and clan so they could prosper and believe in good things to come…"
Feelings of Empowerment and Pride	142 (25.6%)	One hundred forty-two participants shared that homeownership could or does help them feel empowered and proud. Some	"Finally, [we] have a place to call our own." "Owning my own home would be beneficial because it would be MY home. Something I could be proud of."

Theme	n (%)	Definition	Representative Quotes
		participants felt owning their "own home" could help them better meet changing household needs (e.g., caring for elders, having pets, welcoming new children).	"More responsibility & accountability, ownership." "Being homeowner for the past 10 years has been very satisfying. It teaches one to care for the home, yard, and the surrounding area." "I would like to adopt some pets for my children." "Ability to grow my family and start having children."
Safety and Well-being Benefits	92 (16.6%)	Ninety-two participants felt homeownership provided safety and well-being benefits. These included increased child safety, better health behaviors, more opportunities to pursue personal or professional development efforts (e.g., graduate school), and improved psychological and physical wellbeing.	"The love and compassion for loved ones. Feeling safe and secure. Not having to worry about the safety of my children and grandchild." "I would be able to raise my children how I want to raise them. I have been sober for almost 4 years now, and I see things differently, and this living situation isn't healthy for my kids." "Eat at home more often." "A yard to play in. A safe home. I can continue my physical therapy. My husband can have less anxiety from always having to stay awake to watch the doors. No constant fire alarms. My health problems with asthma will get better because of no mold." "It would provide enhanced security and well-being that would support my pursuit of a PhD."
General Value in Homeownership	59 (10.6%)	Fifty-nine participants enjoyed or saw value in homeownership but did not discuss its specific benefits.	"I am already a homeowner, and I love it." "I would like that." "Would love to own a home, but [I cannot] due to my credit history." "[Being a homeowner] has changed our life even if it happened close to my forties."

Theme	n (%)	Definition	Representative Quotes
Increased Control and Privacy	45 (8.1%)	Forty-five participants described increased control and privacy as benefits to homeownership, including by reducing unwanted visits, getting to choose housemates, and enjoying more distance from neighbors. Others said they could have more control over personalizing living spaces that they owned.	"I am to control who I allow in and out of my home." "It will alleviate the constant fear of getting some sort of illness due to [a] roommate's dirty habits." "It would be a place of our own that we can call home, without having to have neighbors above, below, and beside me, where we can hear everything." "Allows you to customize your living space to fit your unique needs."
Concerns or Lack of Experience with Homeownership	31 (5.6%)	Thirty-one participants suggested that they do not see benefits of homeownership or are neutral about it, or said they do not own a home. Some individuals highlighted barriers such as age, cost, neighborhood safety, or concerns about home depreciation, or stated a preference for renting.	"Too late at my age of 62." "I can't own a home because of student loans balance which amounts to $140k. I am the financial provider when [financial catastrophes] occur to the family." "…houses are unaffordable. The ones that are affordable are in dangerous areas of the city." "I never thought of it as I can barely afford the apartment I live in now."
Opportunities to Express and Promote Culture	24 (4.3%)	Twenty-four participants described culture-related benefits of homeownership. Some respondents saw owned homes as providing the space and opportunities to teach cultural traditions to younger generations, host cultural or family	"I would be able to teach my children the important values of gardening/ farming and eating healthy." "It is loving, empowering and provides family warmth - cooking, eating together - we have an inter-generational home with elders and our child - sharing teachings and being together is healing." "I would be able to smudge when I need to. I would be able to have my family over without someone telling me I have too many

Theme	n (%)	Definition	Representative Quotes
		events without restrictions, and spend quality family time. Others felt a sense of historical reparation through property ownership or appreciated being able to combine homeownership with the ability to return to the reservation or homeland.	relatives. I wouldn't be discriminated against for having large family get togethers or having a small campfire in my yard when we cook outdoors." "Practicing Indigenous culture and traditions that require outdoors/ earth/fires, we feel restricted in an apartment or public park." "… a kind of #landback." "It provides a place we can use while the children are in school while still being able to return home to the reservation."
Access to City Infrastructure and Services	17 (3.1%)	Seventeen participants saw the benefits of closer proximity and access to city infrastructure and services (e.g., city roadways, parking, water, power, schools, clubs, employers, and medical care).	"We would like to stay in the city because here we have access to water and power." "It's all about [the] safety of the area and good schools." "Many Pueblos still lack basic infrastructure or access to employment opportunities, medical services, and other services…"
Other Benefits	10 (1.8%)	Ten participants made other housing-related comments. These individuals suggested homebuilding locations, requested homebuyer education, or identified household needs (e.g., rental assistance, home repairs, consideration of family members' disabilities).	"Build new housing communities surrounding the exterior boundaries of 19 Pueblos property (12th Street/Indian School)!" "Classes on how to buy a home." "I'm grateful to have a home/trailer for my grandchildren, but it desperately needs repairs."

Experiences with the Homeownership Process

Between 591 and 602 participants (89.5% – 91.2%) shared their experiences with several aspects of the homeownership process.[38] **Most often, participants had Bought a Home (_n_ = 170, 28.6%),**

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[38] An additional seven (1.1%) to 20 (3%) respondents chose Prefer not to Answer for these different experiences.

Applied for a Home Mortgage and Had their Application Denied (*n* = 123, 20.8%), or Considered Living on a Community Land Trust (*n* = 99, 16.7%). See *Table E.*

Table E. Experiences with the Homeownership Process (n = 591 – 602)

Theme	Yes (%)	No (%)
Bought a home?	28.6%	71.4%
Applied for a home mortgage and had your application denied?	20.8%	79.2%
Considered living on a community land trust?	16.7%	83.3%
Participated in a down payment assistance program?	14.1%	85.9%
Been gifted or inherited a home, or are the caretakers of a lineage home?	10.1%	89.9%
Considered living in a housing cooperative or co-op?	8.4%	91.6%
Participated in the Section 184 Indian Home Loan Guarantee program?	7%	93%
Cosigned or otherwise supported another person's home loan application?	5%	95%

Homeownership Challenges

In total, 570 participants (86.4%)[39] described what, if anything, has prevented them from buying a home or made the home-buying process difficult. **Participants most often mentioned an Inability to Finance a Home (*n* = 334, 58.6%), No Barriers or a Lack of Experience with Homeownership (*n* = 143, 25.1%), and the Need for Home-buying or Homeowning Knowledge, Education, and Support (*n* = 74, 13%).** See *Table F.*

Table F. Homeownership Challenges (n = 570)

Theme	*n* (%)	Definition	Representative Quotes
Inability to Finance a Home	334 (58.6%)	Three hundred thirty-four participants reported challenges with financing a home. Home financing barriers included poor credit ratings (some due to previous foreclosures), high debt-to-income ratios, employment instability, high cost of living, and criminal history. Other challenges involved saving money for down payments, closing costs, and furnishings and high mortgage rates.	"I have bad credit and student loans that prevent me from considering even applying." "Rising home costs and interest have priced many out of homeownership." "Credit! The cost of housing doesn't match the current income people make. People are trying to make ends meet. Housing, food, utilities, vehicles, [and] insurances. Just isn't enough." "Student loan debt has prevented me from buying a home. I have made payments over the last 20 years. The student loans make my debt-to-income ratio too high to qualify for financing."

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[39] Responses from four participants whose answers did not address the question were excluded from analysis.

Theme	*n* (%)	Definition	Representative Quotes
			"Not having a steady income and getting paid a salary from a job."
			"Employment, incarceration, alcohol addiction."
			"Foreclosure of previous home and having to wait for certain amount of time to pass before I qualify for a mortgage again. Lack of funds for down payment and closing costs."
			"Cannot make down payments and unaware of programs to assist me."
			"Home mortgage rates. Cost of living. No credit due to never having credit cards even though I have no debts of any kind."
No Barriers or a Lack of Experience with Homeownership	143 (25.1%)	One hundred forty-three participants either faced no barriers when purchasing their homes, had not attempted to buy one, or acquired their homes through joint ownership. Some participants noted they likely would have faced barriers if they had purchased at a different time or in a different situation.	"Nothing because I have not tried." "Nothing. I came into home ownership through a boyfriend that I eventually married. Otherwise, there is no way I think I could have gotten a home in Albuquerque." "Fortunately, things aligned for me to purchase my home. I think if I had waited a year or two, I would've had many barriers to buying a home."
Need for Home-Buying or Homeowning Knowledge, Education, and Support	74 (13%)	Seventy-four participants felt a lack of personal or generational knowledge about home-buying and long-term homeownership. They needed information on the homebuying process, financial literacy training, and professional guidance on navigating the process and accessing financial resources.	"I do not have inter-generational knowledge of home ownership." "I was the first in my family to apply for a mortgage and use a realtor. I struggled with the process and went through it not knowing what was really going on. I relied on coworkers to help explain things and for advice. I researched online to learn as well."

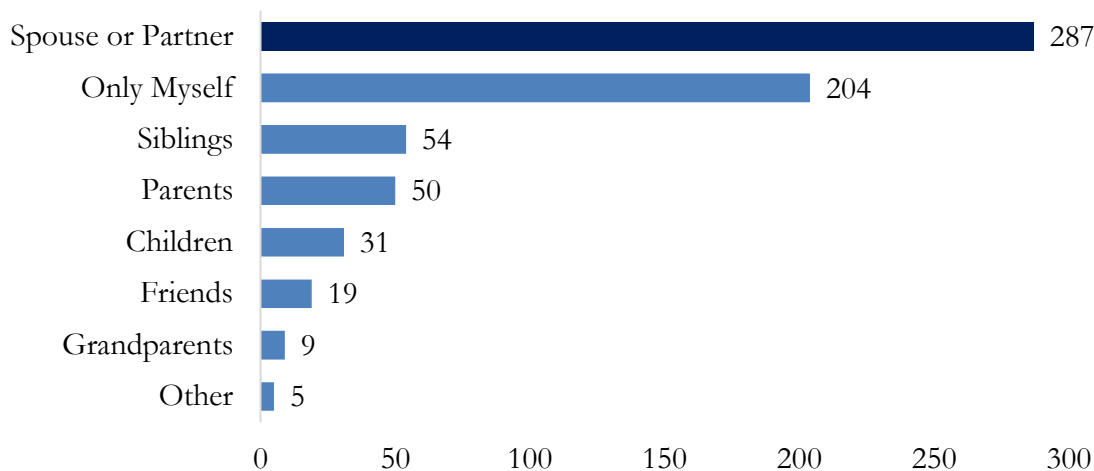| Theme	n (%)	Definition	Representative Quotes
		Participants also noted that professional assistance was not widely available or accessible.	"Just finding the right person to show me how and [help me] understand the fine print of buying a home." "Lack of guidance and resources for first-time home buyers (e.g., closing costs, property taxes)."
Insufficient Home Inventory	31 (5.4%)	Thirty-one participants shared that there was a lack of quality, safe, mobility-accessible homes and land that are reasonably priced, of appealing designs, and in desirable locations. They desired a larger housing market, jobs near the available homes, land for purchase, and homes of sufficient size and layout for their personal and family needs.	"Lack of affordable housing that is in good shape and good location. Finding a home and being outbid." "Lack of acceptable inventory in [a] safe location." "Deciding where I would like to live because of constraints of arthritis and mobility issues." "... can't find a home big enough for my family so we can help pay for expenses."
Not the Right Time to Buy a Home	29 (5.1%)	Twenty-nine participants described personal circumstances that made home-buying currently impractical. Barriers included caring for family members, recent divorce, addiction or mental health issues, and other obligations such as school enrollment.	"We needed to be closer to our elderly parents, so we could not make a permanent housing decision due to caring for them in another home and commuting back to the Navajo Nation on weekends to be with family." "Being a single parent, recently divorced and having young children without [a] stable income, it didn't provide us opportunities to seek permanent housing." "…mental health and drug addictions." "I'm still in college, and owning a home is not on my mind right now."
Concerns About Homebuying or Homeownership	24 (4.2%)	Twenty-four participants raised concerns about homeownership or home-buying processes. Concerns included a lack of confidence in their ability to initiate or	"I never tried out the home-buying process because I am currently struggling with feeling/not feeling like an adult and not knowing what I am capable of."

Theme	*n* (%)	Definition	Representative Quotes
		complete the process, fear of being exploited, and worries about not qualifying for necessary loans, sustaining mortgage payments and property taxes long-term, or the future (e.g., job relocation, leaving debt to family).	"Untrustworthy realtors, mortgage banks won't work with you for best plan including high interest. Too many predatory practices by lenders and realtors." "Job security, it is safer to rent instead of buying a home." "I don't want to leave a mortgage to anyone in my family and I definitely don't want to lose any land that [has] been in the family if no one takes over the house."
Homebuying Issues Involving Native Values or Tribal Lands	21 (3.7%)	Twenty-one participants reported home-buying barriers involving Native values or tribal lands and associated rules. Some participants felt that housing off tribal lands did not consistently align with Native values or expressed preferences for residing on tribal land. Others mentioned difficulties obtaining or maintaining Section 184 or other housing loans, or challenges getting tribal housing due to their membership status. Barriers to homeownership on tribal lands included home loan denials, restrictive land ownership rules, limited availability of tribal land or homes, limited knowledge of financial options, and unanswered inquiries. Participants emphasized the need for home-buying education and professional assistance tailored to	"The neighborhoods in [Albuquerque] don't reflect the tribal culture. Crime is always an issue. Trash. Homeless camps." "We were given the option to go through the FHA or the Section 184 loan but they were only going to give us $75,000 and for what we needed and we're looking for, we couldn't find anything in that range." "I am an enrolled tribal member from another tribe, I reside in Zuni but unable to obtain housing due to not being a Zuni tribal member." "No lending opportunities due to living on the reservation. Land does not belong to us." "There were not many banks that wanted to give a mortgage to someone on tribal land due to bad experiences if a foreclosure happens." "I don't know who to ask or where to ask. There should be presentations made to all the Pueblos, Tribes and Nations in NM."

Theme	n (%)	Definition	Representative Quotes
		Native Americans, ideally provided by Native Americans or entities offering culturally responsive services.	"17 yrs of multiple turn downs, until I went to a Native American mortgage lender."
Other Barriers	10 (1.8%)	Ten participants described other barriers to homeownership. Several identified process needs, such as sufficient time for homebuying and a lack of contractors, high-speed internet, or sewer systems. One respondent viewed the home-buying process as being difficult. Others shared that personal situation, such as a disability or single parenthood, created difficulties.	"Time. I haven't set aside time to go through the homeownership and lending process, but I'm interested." "My road has yet to be developed due to lack of contractors willing to follow up on completing the road." "Getting approval for land and utilities. Difficulty applying for sewer to be put in. Was told the process would take up to 5 years."
Negative Past Experiences	8 (1.4%)	Eight participants reported negative experiences with the home-buying process or homeownership. Experiences included repeated loan or land denial, foreclosure, process delays, non-responsive or inappropriate communication, and mistreatment by service providers.	"We tried asking for help in buying a home and all we get is the runaround. Also, we don't get a response back." "The loan officer didn't trust us and accused us of not completing our forms on time … She admitted that she mistreated us and singled us out and did not do the same with her other clients. It was the worst experience." "When we bought our current house, the mortgage offered was much more than we needed for the purchase. We had to threaten to sue in order to reduce the mortgage amount."

Purchasing a Home with Others

Next, 572 participants (86.7%) chose at least one response option to describe who they would want to purchase a home with if anyone. **Most often, participants chose a Spouse or Partner (*n* = 287, 50.2%) or Only Myself (*n* = 204, 35.7%)**. See *Chart O*.[40]
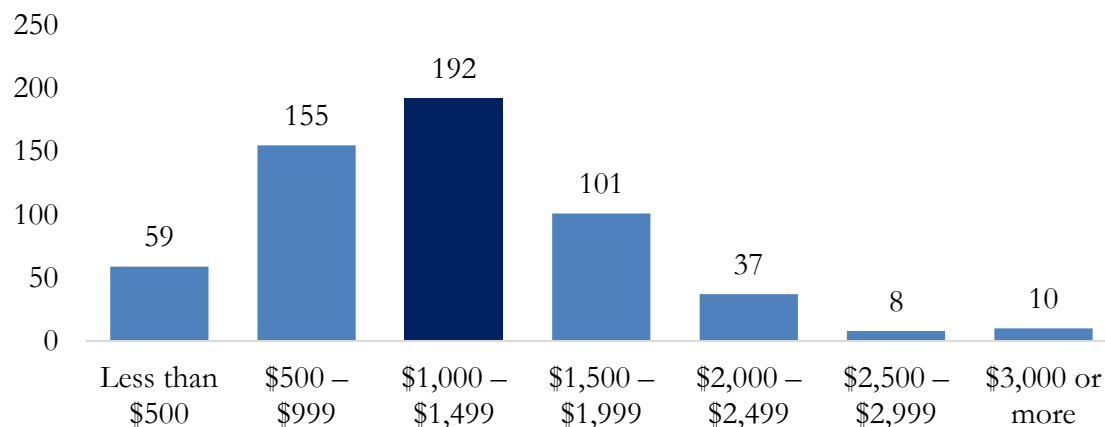
Chart O. Purchasing a Home with Others (n = 572)

Category	Value
Spouse or Partner	287
Only Myself	204
Siblings	54
Parents	50
Children	31
Friends	19
Grandparents	9
Other	5

Home Payments

Finally, 562 participants (85.2%) specified the maximum amount they would pay for their home (e.g., mortgage) each month.[41] **Most often, participants chose $1,000 – $1,499 (*n* = 192, 34.2%), $500 – $999 (*n* = 155, 27.6%), and $1,500 – $1,999 (*n* = 101, 18%).** See *Chart P*.

Chart P. Home Payments (n = 562)

Category	Value
Less than $500	59
$500 – $999	155
$1,000 – $1,499	192
$1,500 – $1,999	101
$2,000 – $2,499	37
$2,500 – $2,999	8
$3,000 or more	10

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[40] Other responses included General Family (*n* = 2) and Grandchildren (*n* = 3). A new category for Children was created based on the number of people (*n* = 31) who provided this response in the Other category. This category was not originally included as a survey response option.

[41] An additional 11 participants (1.7%) chose Prefer Not to Answer.

Part 5. Thoughts About Living in Albuquerque

These findings focus on participants' thoughts about living in Albuquerque.

Interest in Living in Albuquerque

First, 606 participants (91.8%) rated their interest in moving to or continuing to live in Albuquerque. Individuals most often responded Very Interested ($n = 203$, 33.5%), Interested ($n = 203$, 33.5%), or Somewhat Interested ($n = 99$, 16.3%). **Overall, 67% of respondents were Interested or Very Interested in living in or continuing to live in Albuquerque.** See *Chart Q*.

Chart Q. Interest Living in Albuquerque (n = 606)
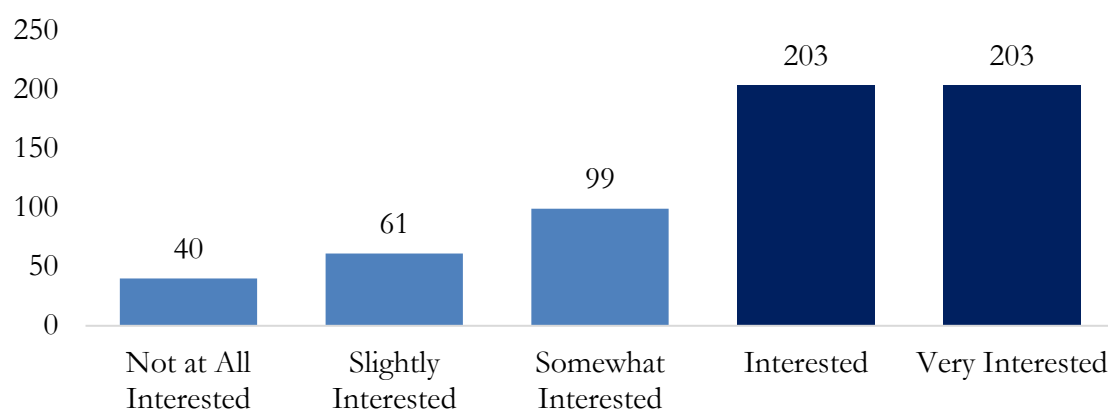
Relocation Needs

Five hundred eighty-six participants (88.8%) also reported whether they had a home outside of Albuquerque but also needed housing in the city.[42] **Of these, 174 participants (29.7%) had homes elsewhere but needed housing in Albuquerque due to school, work, medical, or other reasons**.
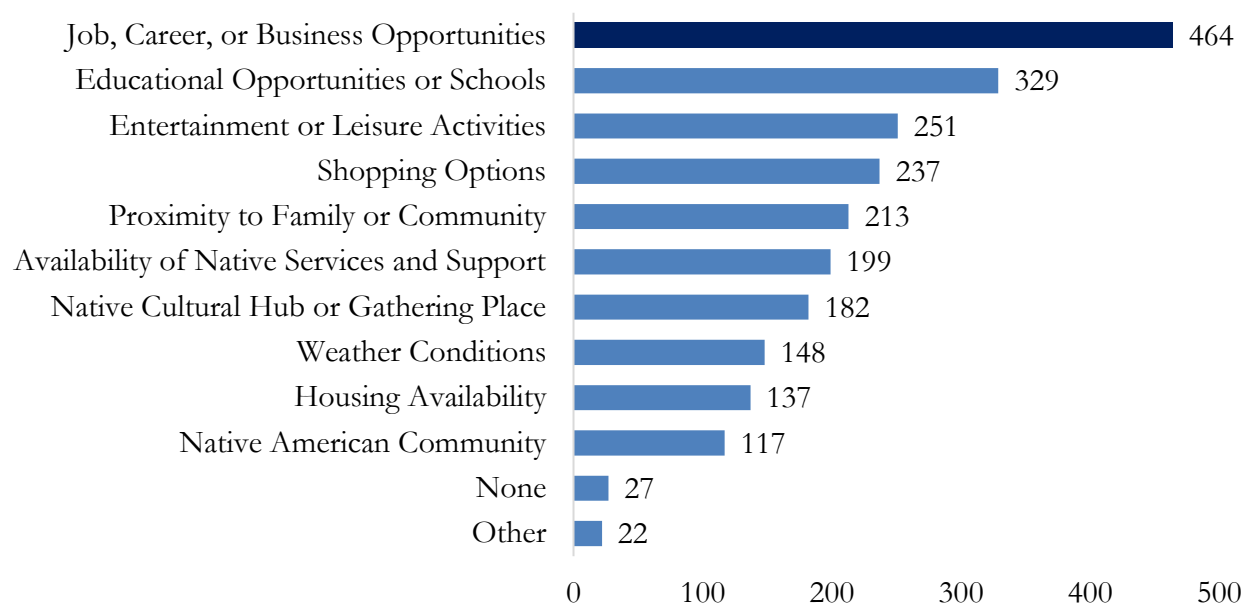
Benefits of Living in Albuquerque

Next, 605 participants (91.7%) chose at least one reason that Albuquerque is a good place to live.[43] On average, participants selected 3.48 out of 11 positive characteristics. **Albuquerque's most commonly identified positive features included Job, Career, and Business Opportunities ($n = 464$, 76.7%), Educational Opportunities or Schools ($n = 329$, 54.4%), and Entertainment or Leisure Activities ($n = 251$, 41.5%)**. See *Chart R*.[44]

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[42] An additional 20 participants (3%) chose Prefer Not to Answer.
[43] One participant who provided an invalid answer for their "Other" response was excluded from analysis.
[44] Other responses included Access to Healthcare ($n = 7$), Geographic Location ($n = 6$), Diverse Community ($n = 5$), Affordability ($n = 2$), Access to Public Transportation ($n = 1$), and Availability of city infrastructure and services ($n = 1$).

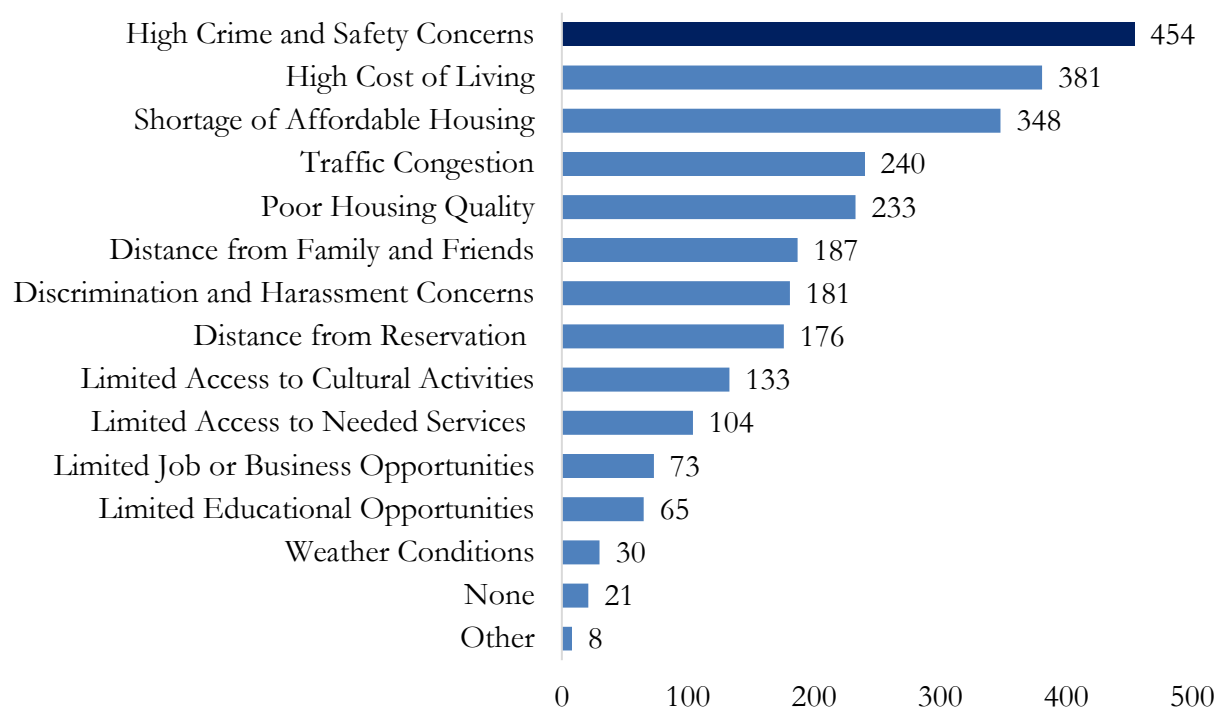*Chart R. Benefits of Living in Albuquerque (n = 605)*

Category	Value
Job, Career, or Business Opportunities	464
Educational Opportunities or Schools	329
Entertainment or Leisure Activities	251
Shopping Options	237
Proximity to Family or Community	213
Availability of Native Services and Support	199
Native Cultural Hub or Gathering Place	182
Weather Conditions	148
Housing Availability	137
Native American Community	117
None	27
Other	22

Challenges of Living in Albuquerque

Additionally, 602 participants (91.2%) chose at least one reason why Albuquerque could be a less desirable place to live. On average, participants selected 3.96 out of 14 negative characteristics. **The most commonly identified drawbacks of Albuquerque included High Crime and Safety Concerns (*n* = 454, 75.4%), High Cost of Living (*n* = 381, 63.3%), and Shortage of Affordable Housing (*n* = 348, 57.8%).**[45] See *Chart S*.

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[45] Other responses included Environmental Concerns (*n* = 4), Issues with City Management (*n* = 2), Tensions between Different Cultures (*n* = 1), Low Desirability (*n* = 1), and Not Sure (*n* = 1). One respondent expressed two of these concerns.

Chart S. Challenges of Living in Albuquerque (n = 602)

Challenge	Value
High Crime and Safety Concerns	454
High Cost of Living	381
Shortage of Affordable Housing	348
Traffic Congestion	240
Poor Housing Quality	233
Distance from Family and Friends	187
Discrimination and Harassment Concerns	181
Distance from Reservation	176
Limited Access to Cultural Activities	133
Limited Access to Needed Services	104
Limited Job or Business Opportunities	73
Limited Educational Opportunities	65
Weather Conditions	30
None	21
Other	8

Part 6. Desired House Characteristics

The following section focuses on the housing characteristics that participants wanted most when buying or moving into a new home.

Preferred Type of Housing

First, 574 participants (87%) chose at least one housing type that would work best for them.[46] The most frequently preferred housing types were **House or Single-Family Detached Home (*n* = 506, 88.2%), Mobile or Manufactured Home (*n* = 138, 24%), and Townhouse or Duplex (*n* = 132, 23%)**. See *Chart T*.[47]

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[46] Two participants who provided invalid answers for their "Other" responses were excluded from analysis.
[47] Other responses included Communities or Homes for Seniors, Disabled Individuals, Veterans, or other specialized populations (*n* = 4), housing for Large or Extended Families (*n* = 4), Tiny Homes (*n* = 2), Out-of-Town Locations (*n* = 1), Renovations to Current Homes (*n* = 1), and Camper (*n* = 1). One respondent provided two such responses.
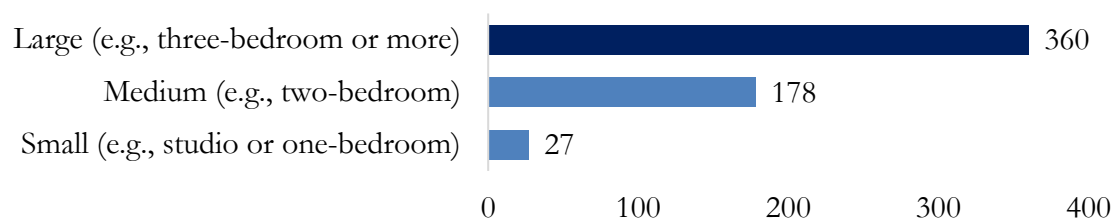
Chart T. Preferred Type of Housing (n = 574)

Type	Value
House or Single-Family Detached Home	506
Mobile or Manufactured Home	138
Townhouse or Duplex	132
Apartment	106
Condominium	67
Other	12

(Scale: 0, 100, 200, 300, 400, 500, 600)
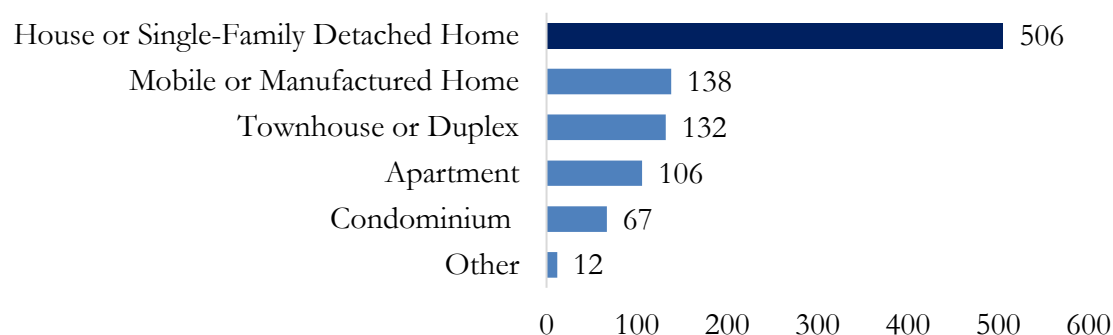
Preferred House Size

Next, 565 participants (85.6%) specified their preferred house size. **Participants preferred a Large House (e.g., three or more bedrooms; *n* = 360, 63.7%), followed by a Medium House (e.g., two bedrooms; *n* = 178, 31.5%), and least often a Small House (e.g., studio or one–bedroom; *n* = 27, 4.8%).** See *Chart U.*

Chart U. Preferred House Size (n = 565)

Size	Value
Large (e.g., three-bedroom or more)	360
Medium (e.g., two-bedroom)	178
Small (e.g., studio or one-bedroom)	27

(Scale: 0, 100, 200, 300, 400)

Importance of General Home Features

Participants rated how important it would be for their new homes to include specific features. Between 563 and 575 participants (85.3% – 87.1%) rated each feature on a 5-point scale with 1 defined as Not Important, 3 as Neutral, and 5 as Very Important. **The most important general features were a Laundry Space (*n* = 489, 85.6%), a Yard (*n* = 474, 82.4%), and a Garage, Storage Space, or Workshop (*n* = 406, 70.9%).**[48] The average importance rating across all general home features was 3.60 out of 5. See *Chart V.*[49]

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[48] These findings reflect the combined percentages of importance ratings 4 or 5.
[49] Features in *Chart V* were ordered by the combined percentage of importance ratings 4 or 5, from highest to lowest.
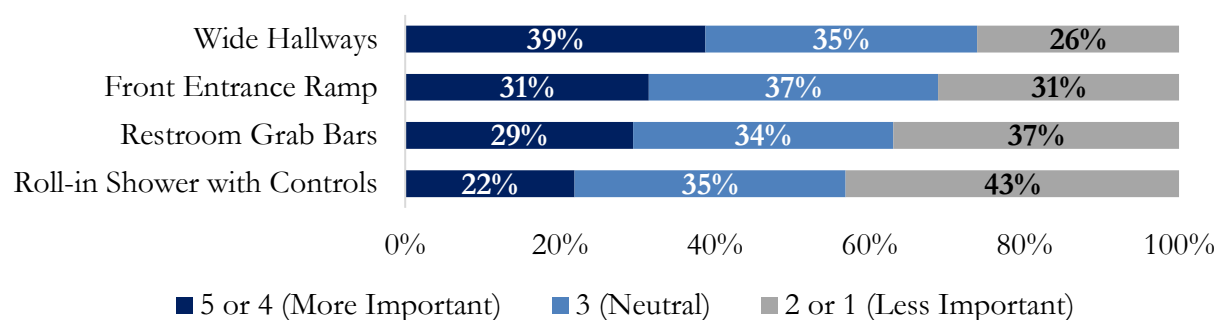
Chart V. Importance of General Home Features (n = 563 – 575)

Feature	5 or 4 (More Important)	3 (Neutral)	2 or 1 (Less Important)
Laundry Space	86%	10%	5%
Yard	82%	14%	4%
Garage, Storage Space, or Workshop	71%	22%	7%
Home or Herbal Garden	57%	32%	11%
Balcony or Patio	55%	29%	16%
Home Office	55%	29%	16%
Primary Doorway	44%	32%	24%
Fireplace Inside the Home	35%	37%	27%
Studio or Casita	30%	37%	32%
Fire Pit Outside the Home	30%	36%	34%

■ 5 or 4 (More Important) ■ 3 (Neutral) ■ 2 or 1 (Less Important)
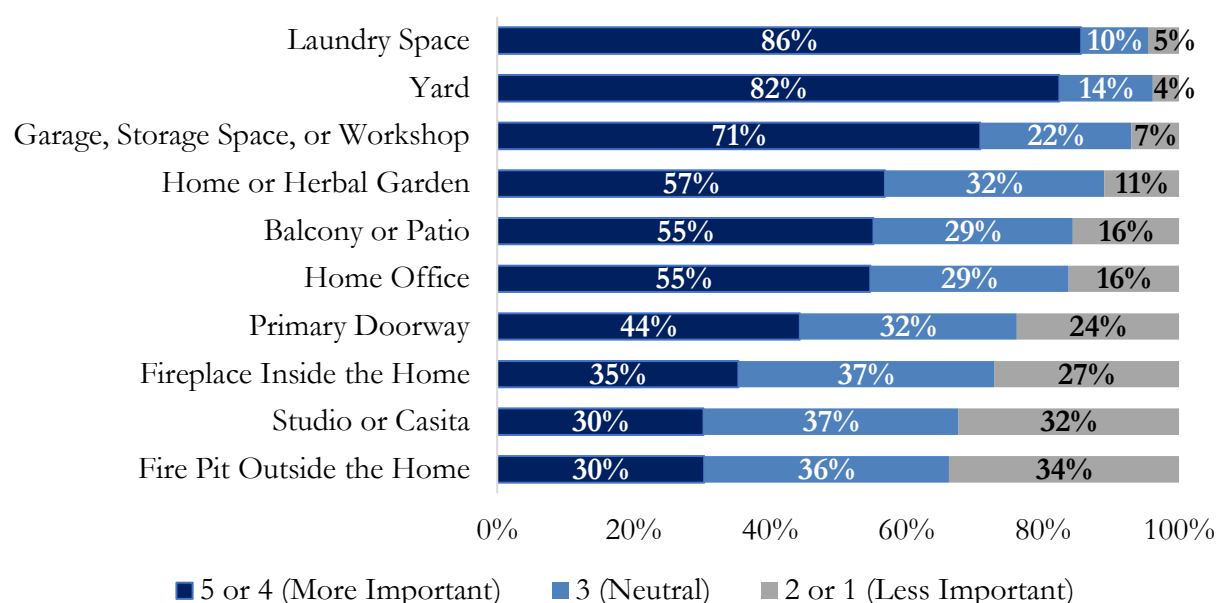
Importance of Home Accessibility Features

Between 571 and 575 participants (86.5% – 87.1%) rated how important it would be for their new homes to include specific accessibility features. **The most important accessibility features were Wider Hallways (*n* = 223, 38.8%), a Front Entrance Ramp (*n* = 181, 31.5%), and Restroom Grab Bars (*n* = 169, 29.4%).**[50] The average importance rating across all accessibility home features was 2.87 out of 5. See *Chart W*.[51]

Chart W. Importance of Home Accessibility Features (n = 571 – 575)

Feature	5 or 4 (More Important)	3 (Neutral)	2 or 1 (Less Important)
Wide Hallways	39%	35%	26%
Front Entrance Ramp	31%	37%	31%
Restroom Grab Bars	29%	34%	37%
Roll-in Shower with Controls	22%	35%	43%

■ 5 or 4 (More Important) ■ 3 (Neutral) ■ 2 or 1 (Less Important)

Importance of Communal Features

Between 569 and 575 individuals (86.2% – 87.1%) rated how important it would be for their new homes to include specific communal features. **The most important communal features were a**

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[50] These findings reflect the combined percentages of importance ratings 4 or 5.
[51] Features in *Chart W* were ordered by the combined percentage of importance ratings 4 or 5, from highest to lowest.

Children's Play Area (*n* = 315, 54.9%), a Walking Trail (*n* = 312, 54.8%), and a Recreational Area for Youth and Young Adults (*n* = 313, 54.6%).[52] Across all communal features, the average rating was 3.25 out of 5. See *Chart X*.[53]

Chart X. Importance of Communal Features (n = 569 – 575)
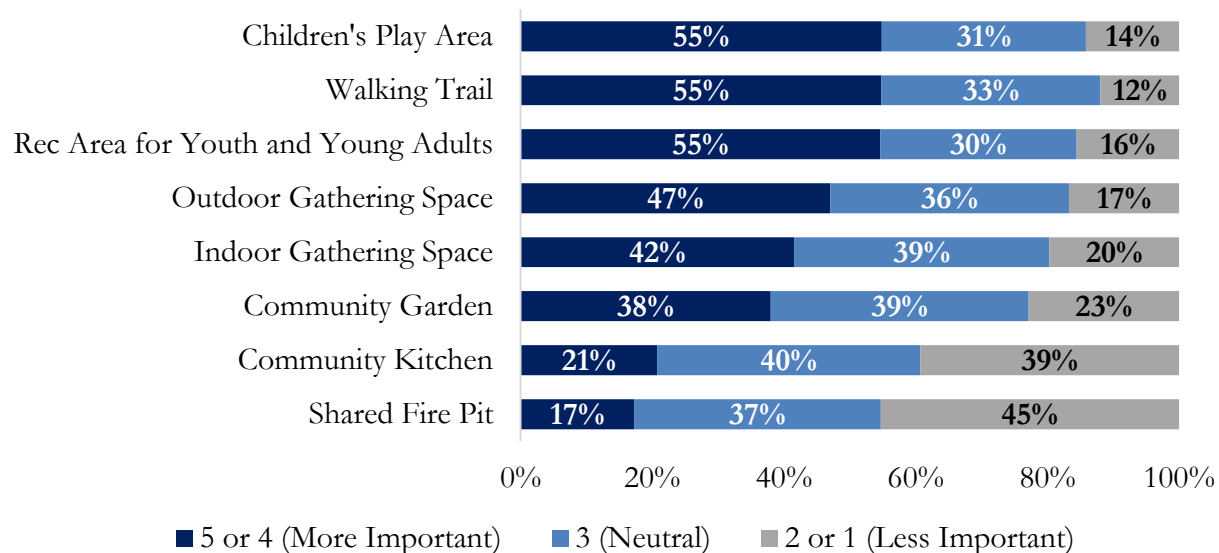
Home and Culture

Finally, 612 participants (92.7%) rated the importance of having their home reflect their tribal cultural traditions, beliefs, and practices. Most individuals chose the response **I honor my culture in my home (*n* = 454, 74.2%), followed by I am neutral or unsure (*n* = 130, 21.2%), and I do not connect culture to my home (*n* = 28, 4.6%).** See *Chart Y*.

Chart Y. Home and Culture Frequency (n = 612)
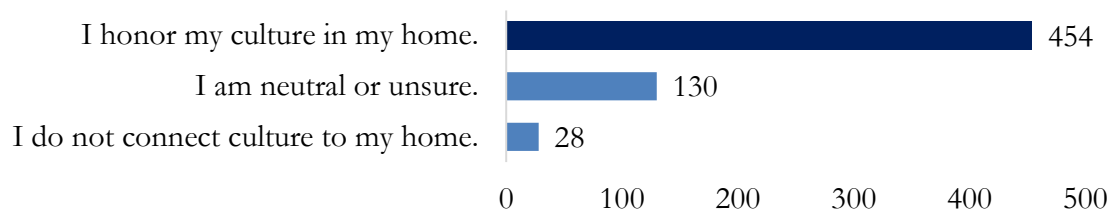
Part 7. Desired Community Characteristics

This section summarizes the community features participants wanted most when buying or moving into a new home.

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[52] These findings reflect the combined percentages of importance ratings 4 or 5.

[53] Features in *Chart X* were ordered by the combined percentage of importance ratings 4 or 5, from highest to lowest.

Preferred Location

Next, 575 participants (87.1%) chose where they would want to live in an urban, suburban, or rural area.[54] **Participants most often wanted to live in a Suburban area (*n* = 335, 58.3%), followed by an Urban area (*n* = 156, 27.1%), and least often a Rural area (*n* = 84, 14.6%)**. See *Chart Z*.

Chart Z. Preferred Location (n = 575)
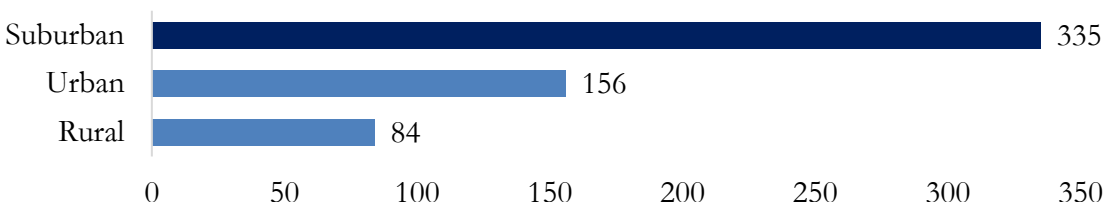
Services for Daily Living

Next, 571 participants (86.5%) selected at least one service that was most important to have near their homes for day-to-day living. **Respondents most often chose Grocery Stores (*n* = 502, 87.9%), Medical, Health, and Dental Care (*n* = 373, 65.3%), and Gas Stations (*n* = 286, 50.1%).** The average number of daily living services selected by participants was 4.71 out of 15. See *Chart AA*.[55]

Chart AA. Daily Life Services (n = 571)

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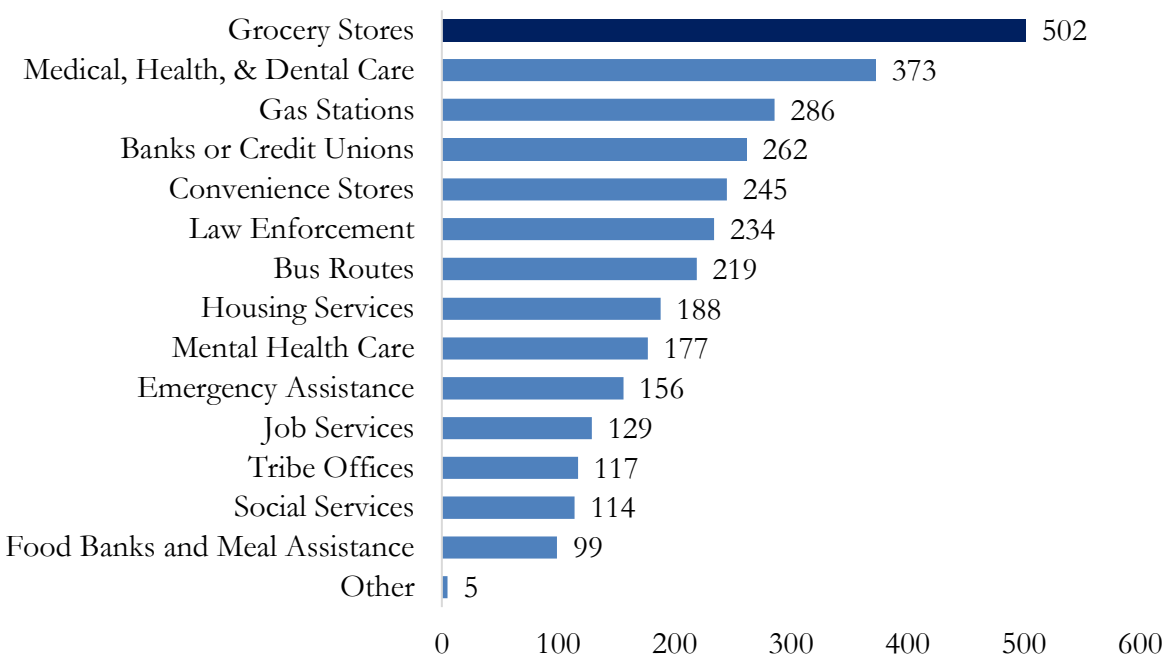
[54] The survey's full response options read as: 1) Urban ("I like being close to my neighbors, work, and activities."), 2) Suburban ("I would like a bigger yard and my neighbors a little further away."), and 3) Rural ("I want to be far from neighbors, and I don't mind driving to things I need.").
[55] Other responses included Access to a Freeway (*n* = 2), No Services Needed (*n* = 2), and Miscellaneous Services (*n* = 1).

Career and Education Programs

Additionally, 514 participants (77.9%) selected at least one career or education service that was most important to have near their homes. **Individuals most often chose Adult or Higher Education Institutions (e.g., Vocational Schools, Community Colleges, Universities; n = 313, 60.9%), Primary or Middle Schools (K – 8ᵗʰ Grades; n = 245, 47.7%), and Secondary Schools (9ᵗʰ – 12ᵗʰ Grades) (n = 226, 44%)**. The average number of career or education services selected by participants was 2.10 out of 7. See *Chart AB*.[56]

Chart AB. Career and Education Programs (n = 514)
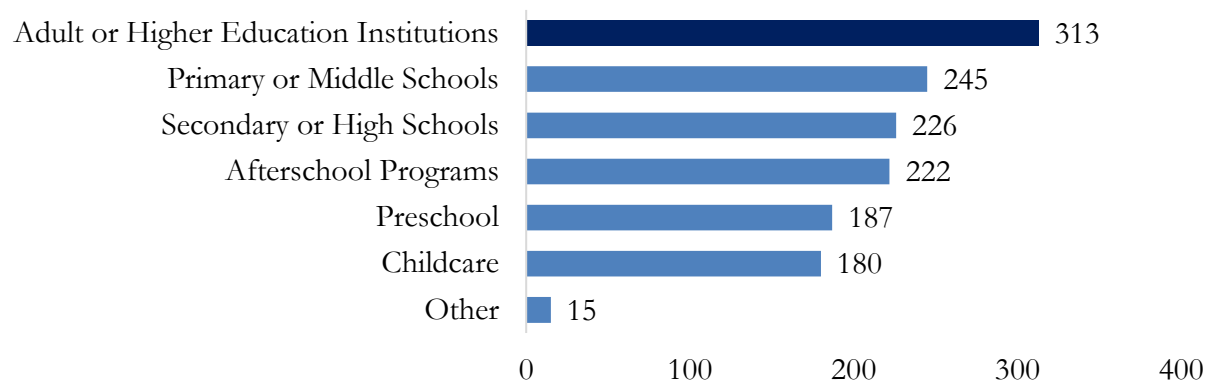
Social, Cultural, or Recreational Spaces

Finally, 561 participants (85%) selected at least one social, cultural, or recreational space that was most important to have near their homes. **Respondents most often chose Parks or Playgrounds (n = 412, 73.4%), Libraries and Museums (n = 356, 63.5%), and Natural Areas and Lands (n = 335, 59.7%)**. The average number of social, cultural, or recreational spaces selected was 2.97 out of 8. See *Chart AC*.[57]

Chart AC. Social, Cultural, or Recreational Spaces (n = 561)

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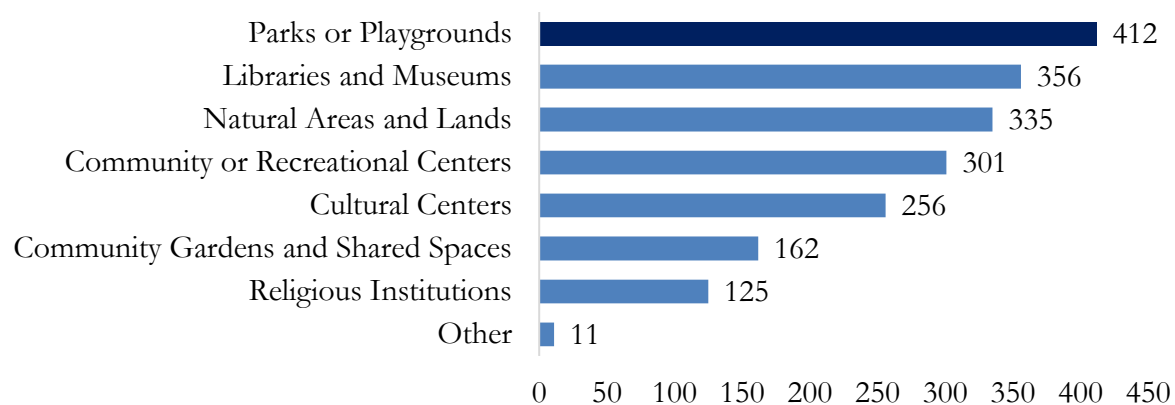
[56] Other responses included No Services Needed (n = 12), Cultural Education (n = 2), and Private Schools (n = 1).
[57] Other responses included No Spaces Needed (n = 8) and Fitness Facilities (n = 3).

Part 8. Final Survey Questions

These findings summarize participants' referrals to other Native community members, incentive drawing participation, and focus group interest.

Community Referrals

Sixty-one participants (9.2%) provided 91 email addresses for other Native-identifying individuals they thought would be interested in completing the survey.[58] REC successfully emailed an invitation to participate to 71 of these new email addresses (78%).[59]

Incentive Drawing Participation

Four hundred eighty-two participants (73%) provided a phone number or email address to enter the incentive drawing for one of fifty $20 Visa gift cards.

Focus Group Interest

Lastly, 545 participants (82.6%) indicated if they were interested in participating in a paid focus group with MASS Design to discuss their housing needs and preferences. Of these, **173 participants (31.7%) were interested in the focus groups, 176 individuals (32.3%) were not interested, and 196 participants (36%) were unsure.** See *Chart AD.*[60]

Chart AD. Focus Group Interest (n = 545)

- Yes, interested in focus groups
- No, not interested in focus groups
- Unsure about interest in focus groups

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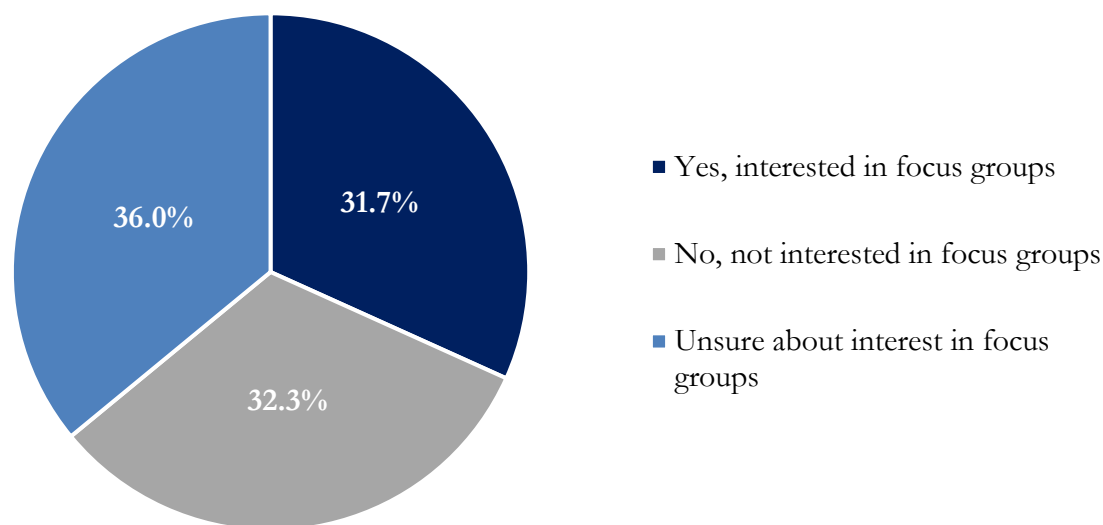
[58] An additional 42 participants (6.4%) responded to this question but indicated that they had no new email addresses available or repeated their own email addresses.

[59] Six additional invitation emails (6.6%) were sent but bounced back as undeliverable and 14 addresses (15.4%) were not contacted because there was insufficient time for those individuals to respond before the survey closing date.

[60] Among participants who said they were interested or unsure in focus group participation, 48 individuals (13%) said they would need childcare, 50 individuals (13.6%) were unsure about childcare needs, 261 individuals (70.7%) did not need childcare, and 10 individuals (2.7%) did not respond.

Discussion

This section summarizes the demographics of the survey population, discusses the project's three overarching evaluation questions, and concludes with limitations for consideration.

Demographics of the survey population

In total, 660 individuals contributed survey data, well above the minimum recommended sample size of 384. As a result of survey eligibility criteria, all participants were adults (18 years or older), either lived in New Mexico or were interested in living in Albuquerque, and self-identified as Indigenous, First Nations, Native American, American Indian, Pueblo, Native Hawaiian, or Alaska Native. More specifically, 87% of participants were between the ages of 25 and 64 years, with a good distribution of respondents across all adult age categories. Participants reported primary residency in 12 New Mexico counties and 10 counties in other states. Over 90% of respondents lived at least part-time in Albuquerque or an adjacent community, and 26% lived full- or part-time on a reservation or tribal territory. At least 60 tribes (*Appendices D* and *E*)[61] were represented among the surveyed individuals. Individuals affiliated with the Navajo Nation, Pueblo of Acoma, Pueblo of Laguna, and Zuni Tribe of the Zuni Reservation contributed 77% of the surveys with tribal affiliation information. These tribes are also among the largest in New Mexico, as reflected in the 2020 U.S. Census (U.S. Census Bureau, 2020). Some participants also self-identified with other racial/ethnic groups (19%; especially Hispanic and White). Most participants identified as women (76%), while 22% identified as men and a small group (2%) identified as Transgender, Two-Spirit, and/or Non-Binary.

What are the housing experiences and needs of Native families living in New Mexico?

Most survey participants lived in multi-person households (average of 3.68 household members) with their children, spouses or partners, parents or parents-in-law, siblings, other extended family, or friends and roommates. Over half of participating households (55%) included children or youth under the age of 18 years, and 24% included seniors aged 60 years or older. Annual household incomes were less than $30,000 for 22% and less than $75,000 for 71% of participants.

Houses and apartments were participants' most common current (42% and 38%, respectively) and past (52% and 79%, respectively) housing types, with respondents also having experiences with mobile or manufactured homes, townhouses or duplexes, and traditional homes such as adobes or hogans. One-third of respondents reported owning their current homes. Participants generally had considerable experience in shared living situations. Two-thirds reported having had roommates, stayed with family or friends, or lived doubled up for at least a quarter of their adult lives. Some respondents were in temporary or less stable housing situations at the time of the survey (e.g., staying short-term with friends or family, living in vehicles, self-built homes or converted storage spaces, transitional housing, emergency shelters, motels, or on the streets), while even greater numbers had experienced these living situations in the past. Many participants (61%) had also

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[61] Approximately 16% of participants did not provide tribal affiliation information. Additionally, some participants' specific tribes could not be identified based on the provided affiliation information. When possible, the geographic regions of the tribes with which these participants were likely affiliated was instead identified.

experienced housing changes due to challenging circumstances, most commonly increases in mortgages or rents, loss of employment or income, family or domestic violence, evictions, or loss of a household member.

Participants (43%) had most often been in their current housing situation for 3 years or fewer, suggesting substantial residential mobility. Still, other respondents reported housing consistency over the past 4-9 years (27%) and even 10 or more years (30%). Satisfaction with housing also varied. Overall, 45% of participants were satisfied or very satisfied with their current housing situations, while 23% were neutral and 31% were dissatisfied or very dissatisfied. Housing affordability concerns were especially common, with 30% of respondents explaining that lower home-related costs, financial assistance, or having more funds available for housing would improve their own or their families' housing situations. Participants also said that more indoor and outdoor space (18%), better quality housing (14%), homeownership (13%), more choice and control over who they lived with or how often they moved (12%), and other changes would improve their housing situations. Looking to the future, participants were most often interested in purchasing a home with a spouse or partner (50%) or alone (36%). Yet a number of participants also expressed interest in homeownership with siblings, parents, friends, grandparents, and other family members.

What challenges or obstacles prevent Native families from homeownership in Albuquerque?
Participants were all Native-identifying individuals either living in New Mexico or interested in living in Albuquerque. Two-thirds of respondents were interested or very interested in living in Albuquerque, with an additional 26% expressing some, though lower, degrees of interest in living in this city. Overall, the surveyed population had limited and sometimes negative experiences with the homeownership process. Only 29% of respondents reported ever having bought a home,[62] 10% had been gifted or inherited a home or were caretakers of a lineage home, and 5% had cosigned or otherwise supported another person's home loan application. Few participants had participated in homeownership assistance programs such as down payment assistance programs (14%) or the Section 184 Indian Home Loan Guarantee program (7%). It is important to note that 21% of participants had applied for a home mortgage but had their applications denied.

Insufficient financial resources also posed a challenge for many participants in becoming homeowners. As discussed earlier, over 70% of survey participants reported annual household incomes below $75,000. Also, only 28% of participants estimated that they could, together with their preferred co-buyers (e.g., spouses, siblings, parents) pay $1,500 or more per month to buy a home. In comparison, a study by real estate news and analysis company Point2 (Hopulele, 2022) calculated

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[62] In comparison, 33% of participants said they owned their homes in an earlier question about current living situations. There are multiple plausible explanations for these differing percentages. For example, some people who lived in "owned homes" may not have been the individuals who originally purchased the homes (e.g., participants who inherited their homes, participants who married someone who already owned a home). Survey respondents may also have interpreted the questions differently based on each question's particular wording (e.g., "owning" vs. "buying). Respondent error and differences in how many, or which, respondents answered each question could explain some of the discrepancy as well.

that a yearly income of approximately $61,000 to $66,000 is required to buy an Albuquerque home for about $245,000 (median home price in Sept. 2022). An annual income of approximately $75,000 to $82,000 is required to buy a home priced around $329,000 (median home price in May 2024).[63] These home purchases would involve monthly payments of about $1,525 to $1,650 and about $1,875 to $2,050, respectively.[64]

Similarly, 59% of respondents reported challenges with financing a home purchase, describing both personal (e.g., poor credit, high debts, employment instability) and contextual (e.g., high cost of living, rising home prices, high mortgage rates, large down payments) financial challenges. One-quarter of participants said they either had no experience with homeownership or had encountered no barriers when they purchased; several of the latter group noted that individuals buying homes now would likely face more barriers than they, themselves, had in the past. In the next most common challenge to homeownership, 13% of participants said they needed more knowledge, education, and professional assistance around home-buying and long-term homeownership. Other challenges noted by fewer respondents included insufficient availability of quality, safe, appropriately sized, and appealing homes that were also reasonably priced (5%), timing barriers (5%), and concerns about successfully navigating the home-buying process or maintaining payments long-term (4%). Challenges involving Native values, rules, or assistance programs (4%) were often specific to homeownership or housing on tribal lands, but also included Albuquerque-relevant concerns about aligning tribal culture with city living, service providers' cultural sensitivity, and limitations of existing financing programs. Participants who described negative past experiences with the home-buying process or homeownership (1%) wrote of repeated loan denials, mistreatment or non-responsiveness by service professionals, process delays, and foreclosures. These participant-reported challenges to homeownership, especially the financial barriers, are consistent with prior evidence of racial disparities in homeownership, income, mortgage readiness, and home loan denials in Albuquerque (MASS Design - Part I, 2022).

Despite these challenging experiences and obstacles, participants identified multiple actual or potential benefits of homeownership. Most often, they felt that homeownership had or could improve their feelings of stability and security and help them build community (37%), strengthen their financial situation through improved credit or budgeting, built equity, and generational wealth (29%), support feelings of empowerment and pride (26%), and provide safety and well-being benefits (17%). Specific to the survey's Native audience, a smaller proportion of participants (4%)

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[63] These estimates of "yearly income required" were based on Point2's calculations for median-priced homes in Albuquerque ($244,924) and Mesa, AZ ($328,514) in September 2022, rounded to the nearest $1,000. (https://www.point2homes.com/news/research/starter-homes-where-to-find-them-entry-level-house-myth.html). The Mesa, AZ, calculation was used to approximate the current median sale price for Albuquerque homes, which was $343,333 in May 2024 (https://www.zillow.com/home-values/23429/albuquerque-nm/). The ranges reflect mortgage interest rates of 6% (lower income estimate) to 7% (higher income estimate) and also assume a 20% down payment, which may or may not be affordable to individual buyers.

[64] These monthly payment ranges are based on Point2's estimated yearly payments divided by 12 months and rounded to the nearest $25.

felt that homeownership could provide opportunities for them to express and promote their cultural traditions.

What financing strategies, design solutions, and site programming would best support the housing needs of Native families in New Mexico?

To inform OEI/ONAA's efforts to promote diverse, safe, quality, and equitable housing options for Albuquerque's Native population, the survey asked for participants' views about living in Albuquerque as well as their experiences, challenges, needs, and preferences around housing and homeownership in general. This report, in combination with MASS Design's focus group findings, can inform the City's planning around the housing-related financing supports, building sites, and design options that would best suit Native families in Albuquerque or elsewhere in New Mexico. However, further community input would also be beneficial.

Survey results consistently identified the need for financial housing support for many Native-identifying households, regardless of whether they rent or own homes. Participants viewed the high cost of living (63%) and shortage of affordable housing (58%) as top challenges of living in Albuquerque. They described increased housing affordability (30%) as a change that would improve their housing situations for them or their families. Additionally, and as discussed above under *Evaluation Question 2*, over half of the respondents (59%) felt that financing home purchases was a particular barrier to homeownership, with many households also reporting low incomes relative to the costs of Albuquerque homes and relative to the monthly payments associated with traditional mortgages (e.g., 30-year fixed rate).

Respondents suggested a range of programs and policies that they felt would help their general finances (e.g., employment supports, student loan forgiveness), make housing costs more manageable (e.g., rent, fees, or maintenance assistance, rent control), make homeownership more attainable (e.g., down payment assistance, loan access, low interest loans, property tax reductions), or increase the local availability of affordable housing (e.g., tax credits and other inclusionary zoning policies to encourage or require developers to include affordable units in their residential building projects). Relatively few participants had ever considered alternative and potentially more affordable paths to homeownership, specifically living on a community land trust (17%) or in a housing cooperative (8%). Additional feedback from the Native community would help identify specific housing financing strategies that could be useful, feasible, and acceptable given Native families' needs, preferences, and resources, including around shared equity models of homeownership.

Regarding home design, most participants (88%) preferred living in houses or single-family detached homes. Less often but still with frequency, participants reported that mobile or manufactured homes (24%), townhouses or duplexes (23%), apartments (18%), or condominiums (12%) would work best for them, especially since they could pick more than one suitable housing type. Many participants also sought larger houses, with 3+ bedroom homes preferred (64%), followed by 2-bedroom (32%) and studio or 1-bedroom (5%) homes. These findings were consistent with open-ended responses in

which participants desired more space (18%) and increased choice, control, and stability (12%) to improve their housing situations.

Participants also rated multiple general and communal design features according to their importance in a new home. The general home features of laundry spaces (86%), yards (82%), garages, storage spaces, or workshops (71%), home or herbal gardens (57%), balconies or patios (55%), and home offices (55%) were viewed as most important. Many participants also valued the communal features of children's play areas (55%), walking trails (55%), and recreation areas for youth and young adults (55%). Home features that improved home accessibility, such as wide hallways (39%), front entrance ramps (31%), and restroom grab bars (29%), or aligned with Native cultural traditions, like outdoor gathering spaces (47%), primary doorways (44%), and indoor gathering spaces (42%), were identified as important by smaller sub-groups within the surveyed population. Even so, most respondents (74%) said they honored their tribal cultural traditions, beliefs, and practices in their homes. These findings about participants' housing design preferences can directly inform the planning of Native-serving housing developments. However, respondents' frequent financial concerns and their preferences for larger single-family homes with multiple design features also suggest that further community input will be needed to identify acceptable trade-offs that balance ideal versus realistic housing visions.

Other survey results can inform site selection so that future housing developments best address Native families' concerns, needs, and preferences. Most participants (75%) selected crime and safety concerns as the leading challenge of living in Albuquerque. Also, 6% of respondents wanted to live in safer communities when asked how their housing situations could be improved. Making affordable housing available in low-crime areas should be an important consideration when siting new housing. Housing sites that help homeowners access or take advantage of Albuquerque's and neighborhoods' positive amenities should also be prioritized. Of note, participants saw Albuquerque's job opportunities (77%), schools and educational opportunities (54%), entertainment or leisure activities (42%), and shopping offerings (39%) as top benefits of living in this city. Some respondents (30%) also said they had homes outside the area but needed housing in Albuquerque due to school, work, medical, or other reasons. Respondents viewed the availability of Native services and supports (33%), the city's status as a Native cultural hub or gathering place (30%), and the Native American community (19%) as additional benefits of living in Albuquerque.

For day-to-day living, participants rated grocery stores (88%), parks or playgrounds (73%), medical, health, and dental care (65%), libraries and museums (64%), adult or higher education (61%), natural areas and lands (60%), and community or recreational centers (54%) as particularly important community features to have near their homes. For some participants (5%), better infrastructure and amenities near their homes would improve their housing situations. However, despite the appeal of nearby city and community features, more participants preferred to live in suburban (58%) than urban (27%) areas. Survey participants' preferences for larger single-family homes in more spread-out residential communities, with amenities in driving distance, are similar to those reported in a

recent Pew study of the broader American public (Van Green, 2023). That study did not provide preference data specific to Native Americans. But for comparison, the percentages of respondents who "would prefer to live in a community where the houses were larger and farther apart, but schools, stores and restaurants are several miles away" was 60% for White, 54% for Black, 51% for Hispanic, and 37% for Asian respondents.[65] As with housing design, trade-offs in locations and amenities will likely be necessary when identifying sites for affordable housing programs or projects. Additionally, Native Americans appear to share some of the same fundamental housing preferences as do other members of the U.S. population.

Lastly, findings indicate that housing support for Native individuals and families should also consider housing quality, not just affordability, location, and design. Many participants (39%) felt that Albuquerque's poor housing quality was a challenge to living in the area. Likewise, 14% mentioned better housing quality as a change that would improve their personal housing situations.

Limitations

This Housing Needs Assessment Survey was strengthened by the strong community participation of both partners and respondents, as well as the involvement of individuals affiliated with many tribes from New Mexico and elsewhere. Even so, several factors may have limited the findings or how they can be used. First, some New Mexico tribes were overrepresented compared to their estimated share of the state's Indigenous population, while others appeared underrepresented. Second, survey participation may have varied due to individuals' personal networks, the strength of their existing connections with organizations who partnered with OEI/ONAA to publicize and distribute the survey, gender-based or other participation preferences, geographic differences in Internet access, and levels of distrust around providing personal information to the government or other entities. Third, housing can be a sensitive topic so certain questions' results may be biased if participants did not feel comfortable responding fully or honestly to them. Findings from questions about challenging housing situations or conditions, for example, could have been affected in this way. Fourth, some respondents may have had limited knowledge about certain homeownership topics or household circumstances, reducing certain questions' response rates or the accuracy of some results. Fifth, participants' opinions about their housing situations, needs, and preferences may or may not have reflected the views of non-participating members of their households or the housing experiences of other Indigenous individuals who did not participate in the survey. Lastly, participants' experiences and opinions reflected past and current economic and societal conditions and could change as these broader trends shift.

Actionable Recommendations

REC makes the following six actionable recommendations based on these survey findings, the firm's expertise in collaborative research and evaluation, and prior work with affordable housing clients.

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[65] All in comparison to the alternative choice of, "prefer to live in a community where the houses are smaller and closer to each other, but schools, stores and restaurants are withing walking distance."

1) Ensure that Albuquerque's Housing Efforts are Consistent with Native Communities' Preferences and Available Resources.

Findings from this Needs Assessment Survey demonstrate that Native Americans in New Mexico are interested in pursuing homeownership. However, the data also indicates that many Native Americans have household incomes that are lower than needed to purchase many residential properties, especially the single-family detached houses often preferred and given the context of rising home prices and high interest rates (see the *Discussion*). It could be appropriate for the City to support Native American residents toward homeownership. However, all such efforts must be helpful and realistic given community preferences and financial constraints. With households of color facing particular challenges getting and keeping traditional mortgages (MASS Design - Part I, 2022; Young et al., 2022), alternative paths to becoming homeowners and building transferable wealth should be considered. In *Recommendations 2* and *3* below, REC presents several reasonable and promising avenues the City can explore to support Native American homeownership.

Additionally, REC recommends that the City work to improve rental housing affordability, availability, and quality to benefit Native Americans and other populations living or wanting to live in Albuquerque, rather than concentrating all efforts on promoting homeownership. When asked about desired housing improvements, respondents mentioned increased housing affordability (including for rentals), more space (indoors and outdoors), and better-quality housing more often than homeownership. Improving rental-based housing situations would benefit Native Americans and others who do not currently have the financial resources for, or interest in, homeownership. Therefore, the City should continue to consider the range of mechanisms (e.g., policies, process changes, tax exemptions, loans, subsidies, vouchers, partnerships, land acquisitions, technical assistance provisions) that housing professionals have suggested to increase the supply of affordable and quality homes, both rentals and for sale (e.g., Minott & Selby, 2022; NYU & Abt, 2024).

Rather than focusing solely on new housing supports, the City should also consider funding existing governmental and nonprofit entities that carry out effective and evidence-informed work to support affordable and quality housing around Albuquerque (e.g., Albuquerque Housing Authority, Bernalillo County Rehab Program, Greater Albuquerque Habitat for Humanity, New Mexico Mortgage Finance Authority, Sawmill Community Land Trust, Sol Housing or other Community Housing Development Organization (CHDO) nonprofits). Through such partnerships, the City could make a cost-effective and targeted impact on the for-purchase or rental markets by helping expand the reach of existing programs while simultaneously ensuring that ongoing housing supports specifically address the needs and preferences of Native populations.

2) Help Native Americans Access Culturally Responsive and Individualized Home-Buying Education, Program Referrals, and Other Housing Supports.

Respondents described their housing needs and homeownership challenges through open-ended questions. These findings revealed the need for more information and guidance about home-buying and homeownership, help to work through housing processes, and Native American-specific

housing resources and supports. Some participants reported negative or unproductive experiences with loan officers and other housing service providers. But more positively, a few participants shared stories of finding "the right person" (e.g., a Native American mortgage lender, coworkers) to help them navigate housing processes. REC suggests several culturally responsive ways in which the City of Albuquerque could provide Native American community members with the knowledge and resources they said would support their housing needs. These strategies could be implemented individually or in combination.

First, REC suggests that the City or its partners (e.g., local housing organizations, University collaborators) develop training with educational materials and a dissemination strategy to fill in gaps in Native American's understanding of homeownership and the home-buying process. The educational content could address the steps and stakeholders involved in home-buying, financing options, and misconceptions about the benefits and limitations of homeownership. Practical considerations for developing and disseminating these educational materials would include weighing the pros and cons of creating content from scratch versus using existing quality materials, choosing between training modality options (e.g., online versus in-person education), planning marketing and outreach strategies so that the resources reach and are utilized by the intended audience, and evaluation planning to ensure that the educational efforts are well-received and useful. Offering educational, marketing, and outreach materials in Navajo, Lakota, and other Indigenous languages common to the region, as well as in English, would center the target audience's cultural identities and potentially, though likely only modestly, improve the resources' accessibility. This education-related work would require OEI/ONAA staff to identify and recruit housing and training experts from other City departments or external organizations as collaborators so that the materials and course design reflects affordable housing and curricular best practices. OEI/ONAA staff would also need to be active collaborators and project managers to ensure that the materials, trainings, and dissemination plans reflect Indigenous practices and perspectives and reach interested members of Native American communities. The current Needs Assessment Project has demonstrated that, with the right staff and organizational leadership, ONAA and OEI staff can successfully bring together diverse community partners and manage projects of importance to Albuquerque's Native-identifying residents.

Second, ONAA updated its list of current and intended local partners in preparation for this housing project. The current list is too extensive and broad to share as a community resource. However, ONAA staff should use this list and its community contacts to develop and distribute a more concise list of vetted local professionals and community organizations who have demonstrated responsiveness and commitment to working with Native Americans on housing-related activities (e.g., identifying appropriate housing for purchase or rental, navigating the home-buying process, planning and identifying resources to maintain homes in health-promoting condition). Distributing a curated list of culturally-responsive housing service professionals (e.g., real estate agents, loan officers, housing support staff) on the City website, to community members attending ONAA- and partner-sponsored housing events, and to partner organizations working on housing topics would be

a "low-hanging fruit," way to begin addressing gaps in homeownership knowledge and professional guidance for Albuquerque's Native residents.

A third strategy offers a more active approach to addressing the observed gaps in homeownership knowledge and available supports. REC recommends that the City consider hiring culturally sensitive and responsive housing liaisons to work one-on-one with individuals needing stable, quality, and/or household-appropriate long-term housing or assistance navigating the home-buying process. Housing liaisons should be trained or experienced in assisting a range of community members, including individuals who: 1) Could meet the criteria for traditional mortgages or existing homeownership programs (e.g., Section 184 loan guarantees, FHA or VA loans, down payment assistance), 2) Would need additional resources to become homeowners, 3) Remain more interested in renting but need help finding affordable or quality housing, 4) Are struggling financially with mortgage payments or rent or need financial counseling, or 5) Are in jeopardy of eviction or need tenant-landlord legal aid. Ideally, the housing liaison would personally identify as Indigenous or have demonstrated experience and success working with Native and other BIPOC communities.

3) Continue Outreach to Explore Community Interest in Alternative Paths to Homeownership.

There are pathways to homeownership beyond the traditional home-buying model (e.g., 30-year fixed loans for market-rate home purchases) that could provide concurrent benefits to low- to moderate-income homebuyers and the communities in which they live. Shared equity homeownership models have been recommended for interested homebuyers who cannot afford to purchase, retain, and maintain a market-rate home, especially for the duration typically necessary for homes to appreciate significantly in value, assuming a rising housing market (Davis, 2006). These alternative forms of homeownership can also preserve a community's stock of affordable homes for future generations of low- to moderate-income homebuyers and support responsible stewardship of public resources (e.g., by preventing the privatization and lost value of public subsidies).

Key to ensuring benefits for both individual homeowners and their communities are: 1) Contractual limits, built into all shared equity homeownership models, on the amount of personal wealth gains that can be made from owning and reselling a shared equity home and 2) A sharing of control in how individual homeowners can use, improve, bequeath, and sell shared equity properties. However, despite these limitations, owners of many shared equity homes: 1) Have an opportunity (though non-guaranteed) to accumulate more wealth than if they had remained renters and 2) Receive ongoing guidance and support to reduce the financial and property deterioration risks of homeownership that could otherwise lead to defaults, foreclosures, poor credit scores, or an inability to access future credit, reduce property values, or adversely impact residents' health and quality of life. These potential benefits are on top of those attributed to homeownership in general, such as increased stability and security, privacy of use, control over one's living spaces, confidence, skills, and opportunities to make life improvements, and improved neighborhood quality, safety, and cohesion.

Community Land Trusts (CLTs), Deed-Restricted Homeownership, and Limited Equity Cooperatives (LECs) represent three shared equity homeownership models that the City could consider supporting through its land development programs or when directing public funding to existing community projects (Davis, 2006; National Housing Conference, 2017). Each of these models seeks to maintain housing affordability for current and future generations in a different way. Nonprofit CLTs remove the underlying land's cost (and control) from home purchase prices so that owners hold only deeds to or interests in the building components; limits to future sales prices and potential buyers are built into ground leases. Deed-restricted homes are initially price-subsidized through various mechanisms (e.g., inclusionary zoning requirements, affordability incentives) and restrict future qualifying buyers and home processes through covenants appended to the properties' deeds. LECs can also be subsidized in multiple ways but involve corporations that hold the properties' collective mortgages or collective ownership and homeowners who own shares in the corporation, serve as voting members in the corporation, and have exclusive use of their individual living spaces; LECs' limits on sales prices and future buyers are included in various cooperative-specific documents (i.e., corporation bylaws, stock certificates, subscription agreements).

Many members of the public are likely unaware of these alternative homeownership models or their benefits and restrictions. The Needs Assessment Survey found that only a subset of respondents had considered living on a CLT or in an LEC. Deed-restricted homeownership was not asked about in the survey. Therefore, it remains unknown whether such models would be consistent with Native Americans' perceptions of homeownership's benefits and risks, include their prioritized home characteristics, or be acceptable paths to homeownership given the limits the models place on personal wealth accumulation and control of how the property is used and maintained. REC recommends that OEI/ONAA use focus groups, in-depth interviews, or townhall meetings to collect further input from Native American communities about these homeownership models and their level of acceptance.

Before soliciting feedback about each model, it will be necessary for the facilitators to include neutral and accurate information about each affordable housing approach. The discussions should help participants develop a full understanding of the shared equity options, their similarities and differences to more traditional home-buying processes, and their unique pros and cons before any data collection begins. Because this educational component is critically important, REC suggests that this next phase of community outreach involves professionals with specific expertise in communicating about shared equity housing models. In conjunction with the Phase III survey and focus group findings, this community feedback would position OEI/ONAA well in deciding whether housing projects involving alternative homeownership models would benefit the Native American community.

4) Explore Which Shared Equity Homeownership Models, If Any, Best Suit the City's Public-Serving Goals and Organizational Capacity.

The potential value of shared-equity homeownership models is that they can maintain a perpetually available stock of affordable housing to benefit multiple generations of low- to moderate-income homeowners without needing regular new subsidies from public or philanthropic funds. However, the long-term success and community benefits from shared equity housing programs will depend on the unique elements of each model and on how a specific program is designed within the chosen model. According to David (2006), 12 essential programmatic components (e.g., buyer eligibility, property inheritance, resale formula) must be addressed for a shared equity homeownership program to meet an individual community's needs and priorities. Indeed, at least three areas of public policy at the local and state government levels play critical roles in supporting or impeding shared equity homeownership (Davis, 2006). For these reasons, REC recommends that OEI work with an external consultant or community partner[66] with general expertise in affordable housing plus a specific understanding of shared equity homeownership models. Partnering with shared equity homeownership experts will help the City better understand the complexities of each program option, determine which model and design elements are most likely to support OEI/ONAA's, the broader City's, and stakeholders' priorities and goals, decide how to implement such a program, and identify other public policy efforts that would support rather than impede this work. While helping to provide affordable and quality housing for Native Americans and other BIPOC residents of Albuquerque is an OEI priority area, ONAA's efforts will only succeed with supplemental housing expertise and community partnerships.

5) Make Data-Informed Siting and Design Decisions While Recognizing and Communicating the Need for Trade-Offs.

Decisions about how to plan, design, site, and market housing options that reflect Indigenous perspectives and values should strongly consider community input. This survey, which will be supplemented by data from the MASS Design-led focus groups, collected rich information about the housing experiences, needs, preferences, and concerns of Native Americans living in New Mexico or interested in living in Albuquerque. Indeed, the survey findings clearly showed that housing projects will not be able to provide everyone's "ideal housing situations" given the variation in needs and preferences plus unavoidable resource limitations for both the City and individual households. For instance, it is less likely that City-supported developments of suburban, 3+ bedroom, single-family homes would be cost-feasible or extensive enough to substantially boost the amount of affordable housing in Albuquerque, despite participants' interest in such properties. From planning to design to marketing, REC recommends that the City acknowledges and explains the necessity for trade-offs while clearly communicating how future housing developments or designs reflect the community's input, needs, and preferences.

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[66] For example, Sawmill Community Land Trust (SCLT) was founded in 1996 and has worked with the City of Albuquerque to acquire and clean up former industrial sites and develop quality and affordable owned and rental housing in the Sawmill neighborhoods of the city. SCLT has more recently expanded to offer permanently affordable homes in other neighborhoods of Bernalillo County.

Fortunately, the survey identified community interest in other housing types (e.g., townhouses, duplexes, apartments, condos) and locations (e.g., urban) that could be more feasible to develop. Participants also ranked many house and neighborhood characteristics to identify features of higher and lower priority to the community. REC suggests that the City and its partners use the Phase III survey and focus group data to guide its Native American-oriented housing siting and design processes and justify project priorities and trade-offs. For example, access to grocery stores, medical facilities, schools, and parks or natural areas could be strong considerations when acquiring land for affordable housing. Alternatively, OEI/ONAA could work with various city departments and community partners (e.g., transportation planners, businesses, conservation organizations) to develop new neighborhood amenities concurrently with the building of affordable housing. At the home design level, smaller areas of personalized outdoor space (e.g., balconies, patios) and larger communal green spaces (e.g., playgrounds, recreational) could be prioritized. Of note, while home features to improve accessibility or reflect specific elements of Native culture were identified as important by subgroups of respondents, it may not be critical to incorporate them in every housing unit to appeal to Native-identifying potential residents.

6) Continue to Prioritize Evaluations and Data-Informed Decision-Making.
REC commends OEI for its efforts to collect in-depth input from a large and diverse sampling of community members to guide its housing support for Native Americans and other BIPOC populations. REC strongly recommends that the City continue using data and evaluations to direct its housing activities and identify areas of success or the need to pivot efforts for greater effectiveness. Developing a logic model and theory of change could help ONAA (or OEI more broadly) strategically think through how it aims to support Native American or other populations' housing needs. This tool could include what resources can be committed to targeted housing supports, relevant activities, outputs to monitor progress, and short- and long-term outcomes that can serve as motivational goals and indicators of success. More focused needs assessments (e.g., on topics such as alternative models to homeownership or home maintenance needs) could provide additional detail about Native communities' housing gaps and potential solutions. Similarly, deeper analysis of the existing Needs Assessment Survey data could be a cost-effective way to understand whether and how participants' housing needs, challenges, and preferences vary by current homeownership status (renter vs. owner), interest in future homeownership, or household incomes. During program implementation, formative and process evaluations would be valuable for troubleshooting and strengthening ongoing activities. Summative evaluations could demonstrate program effectiveness and help determine the value of continuing, replicating, scaling, or halting such efforts. Over the longer term, impact evaluations are appropriate for measuring changes in a population's outcomes that can be attributed to a single program or a confluence of activities. Longitudinal studies can be informative at several stages; data from multiple censuses or repeated surveys, for instance, could be used to assess how community needs change or identify outcomes that progress over time. Viewing evaluation as a tool for accountability and a strategy for learning and continuous improvement will serve the City well as it steadily works to maintain and improve its

affordable housing services to Albuquerque residents even as economic and societal conditions change.

Conclusion

ONAA (on behalf of the City of Albuquerque and OEI), REC, and MASS Design worked together as project partners to collect community feedback that should motivate efforts to build and maintain housing that reflects and supports Albuquerque's Native population's goals and values. The findings should also strengthen funding applications for these activities and inform future housing development design. Native-identifying survey participants noted multiple financial, family, and community benefits of homeownership, and many would like to become homeowners. However, concerns about financing home purchases, insufficient knowledge about home-buying processes and resources, and other challenges were common. Aside from homeownership, respondents' top housing needs were related to affordability, space, and quality, all of which should be addressed in both rentals and homes for purchase.

As the City of Albuquerque considers further strategies for addressing Native Americans' housing needs, REC recommends the following six actionable recommendations: 1) Ensure that Albuquerque's Housing Efforts are Consistent with Native Communities' Preferences and Available Resources, 2) Help Native Americans Access Culturally Responsive and Individualized Home-Buying Education, Program Referrals, and Other Housing Supports, 3) Continue Outreach to Explore Community Interest in Alternative Paths to Homeownership, 4) Explore Which Shared Equity Homeownership Models, If Any, Best Suit the City's Public-Serving Goals and Organizational Capacity, 5) Make Data-Informed Siting and Design Decisions While Recognizing and Communicating the Need for Trade-Offs, and 5) Continue to Prioritize Evaluations and Data-Informed Decision-Making. In conclusion, the findings and actionable recommendations from this Needs Assessment can help the City of Albuquerque shape current and future supports to better serve Indigenous people in the region.

Acknowledgments

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Appendix A. Supplemental Living Cities Project Background

The City of Albuquerque (City) is committed to promoting diverse, safe, and quality housing options (City of Albuquerque, 2022) and racial equity in economics, housing, and other service areas (City of Albuquerque, 2024). In 2022, the City's Office of Equity and Inclusion (OEI) received funding from the Living Cities Foundation, a collaboration of philanthropy, financial institutions, and local governments, to increase access to affordable housing for Black, Indigenous, and other People of Color (BIPOC). The current project is part of a multi-phase effort within the Living Cities effort to develop in-depth and localized understanding of Native perspectives and experiences around homeownership and to identify local strategies for closing Albuquerque's gap between Native and White homeownership. The identities and needs of the Indigenous peoples of New Mexico are complex and multifaceted, given their ancestral ties to the land,[67] affiliations with multiple tribes and pueblos,[68] varying enrollment statuses, and rich histories. Capturing representative data through culturally sensitive and appropriate research about this expansive, fluid, and diverse population is essential to developing local solutions (Brockie, 2022; Lavelle, 2009; Maddox, 2021).

During Phase I, Mass Design found substantial racial gaps in homeownership between Albuquerque's White and Native populations and other communities of color (MASS Design - Part 1, 2022). Engagement meetings and surveys collected information about desired neighborhood assets, attributes, destinations, and access challenges. Specifically, MASS Design held discussions with representatives of seven City departments and 11 organizations focusing on entrepreneurship and economic development, and 44 surveys were completed with Native American community members (MASS Design - Part I, 2022). Findings highlighted the need for Native-centered and culturally relevant housing and homeownership support as well as financial tools and strategies to make homeownership an affordable housing strategy. In Phase II, MASS Design and the project team worked with community members and leaders to develop preliminary guidance on possible sites, design, and programming for a housing project that would reflect community values and help close Albuquerque's homeownership equity gap (MASS Design - Part II, 2022).

Phase III, described in this and other reports, involved an in-depth community Needs Assessment Survey and Focus Groups with Native-identifying individuals who live in or would be interested in living in Albuquerque. Phase III was a collaboration between OEI, MASS Design, and Research Evaluation Consulting LLC to collect broader feedback regarding Native experiences, needs, and preferences around housing and homeownership in Albuquerque. Findings from the survey and focus groups are intended to inform future housing development designs and strengthen

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[67] Semi-permanent and permanent communities of Native Americans have existed in New Mexico for well over 1,500 years (NM Secretary of State – About New Mexico, 2024).

[68] New Mexico has the fourth largest population of individuals identifying as American Indian or Alaska Native alone or in combination with any race or ethnicity, representing about 263,615 individuals (U.S. Census Bureau, 2020). New Mexico is the home of 23 federally recognized tribes – 19 Pueblos, three Apache tribes, and the Navajo Nation (Diné) (NM Secretary of State – Voting & Elections, 2024). Each tribe has its own sovereign nation and government, traditions, languages, religions, cultures, histories, and way of life.

applications for funding to build housing that reflects and supports the goals and values of Albuquerque's current and future Native populations.

Appendix B. Supplemental Pre-Survey Literature Scans Methods

Native-Specific Housing Needs Assessments

REC reviewed existing needs assessments to identify quality sources that could inform the current project by offering insights into trends, best practices, and lessons learned. The literature scan was conducted in two rounds, and 12 sources were selected. The first round focused on sources that addressed housing needs in New Mexico and the Albuquerque Metropolitan Area (Abeita & Flynn, 2018; New Mexico Mortgage Finance Authority, 2020, 2023; Salvatore & Dee, 2016). The second round of the literature scan focused on housing-related needs assessments specific to Native communities. REC identified a series of studies commissioned by the U.S. Department of Housing and Urban Development in 2014 and 2017 (Corey, et al., 2017; Kingsley et al., 2014; Levy et al., 2017; Pindus et al., 2017) and four additional sources to provide foundational context for the Albuquerque project (Conrad & Scannapieco, 2021; Fannie Mae, 2018; Hope Nation Consulting & Johnson, 2019; Kramer et al., 2020).

REC leveraged findings from these selected sources to better understand the housing trends and challenges in New Mexico and among Native communities. In particular, the team identified gaps in existing knowledge as well as measures and topics addressed in previous data collection efforts that could be useful for the current study. REC also used these sources to gain insight into best practices for survey development, data collection strategies, sampling, and recruitment with Native partners and participants.

Best Practices for Research in Native Communities

REC further identified and reviewed 17 studies and other reports that specifically discussed best practices and potential barriers to conducting culturally sensitive and responsive research within Native communities (Brockie et al., 2022; Foxworth & Ellenwood, 2021; Herrick et al., 2019; Hicks et al., 2022; LaFrance, 2004; Lavelle et al., 2004; Lavelle et al., 2009; Letiecq & Bailey, 2004; Maddox et al., 2021; Maxim, 2023; NACE, n.d.; NLIS, n.d.; Straits, et al., 2012; Tribal Evaluation Workgroup, 2013; University of Alberta, 2023; University of Arizona, 2019; Walls et al., 2019). This literature plus feedback gathered during key stakeholder interviews were used to guide all project activities, including community outreach, survey tool development, data collection and analysis, and the sharing of findings. In particular, community members were involved during every stage of the project, and core project team members engaged in transparent communication, honored community timelines, recognized historical context (e.g., community members' potential distrust of researchers, cultural traumas), and committed to following foundational principles of evaluations with Indigenous populations[69] (Maddox et al., 2021; Straits et al., 2012; University of Alberta, 2023).

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[69] Multiple sources included recommendations and guidelines for culturally responsive and/or community-based participatory work with Native American populations. These eight principles from Maddox et al. (2021) summarize many of the guiding practices deemed essential for the current project: Principle 1: Adopting Indigenous led or co-led approaches is vital to balance power relationships by prioritizing self-determination, Principle 2: Evaluation team should include local Indigenous community members, Principle 3: Indigenous community knowledge and practice should be foundational, Principle 4: Evaluations must be responsive and flexible to meet the needs of the local community,

Appendix C. Supplemental Preliminary Project Outreach Methods

Key Stakeholder Interviews

Core project team members identified and contacted nine potential key informants with strong knowledge and connections to Native American communities in and around Albuquerque. Individuals were contacted up to four times to solicit their participation. REC conducted structured interviews with six of these individuals (66.7%) between December 21, 2023 and January 4, 2024. Interviews lasted between 30 and 60 minutes. The interviewed stakeholders, each of whom self-identified as fully Native American or bi-racial with one Native American parent, were asked a pre-determined set of 12 questions on the following topics: 1) Personal tribal affiliation(s), 2) Personal connections to and perceptions of Albuquerque, 3) What they believed was the greatest housing needs of Native people in Albuquerque, 4) What they wanted to learn from the survey to better understand the housing needs and preferences of Native communities, 5) Possible affordable homeownership solutions that would be well-received by Native Americans wanting to live in Albuquerque, 6) Advice about recruitment strategies based on their professional and data collection experiences, 7) Degree of willingness to support recruitment efforts or encourage broad survey participation, 8) Suggestions of other organizations that might support survey recruitment efforts, and 9) Other thoughts related to the housing survey project. With consent from all respondents, interview findings were shared back to the core project team before the survey tool was drafted.

Relationship Building with Existing and New Partners

In preparation for survey distribution and participant recruitment, ONAA updated and expanded existing lists of community contacts. The lists included over 200 individuals and organizations with whom they worked regularly or with whom they wanted to develop further partnerships. Native and Native-serving non-profits, Native-owned businesses, housing organizations with Native Americans as a targeted audience, and tribal housing entities were predominant on the partner lists. When ONAA staff reached out directly to certain partners for updated contact information, they also introduced the housing project and requested support with survey distribution and data collection. REC developed an optional script and FAQ document to support these conversations and information-sharing. Similar "light-touch" discussions were conducted in person at four housing-related or community events in January and February 2024.

Principle 5: Evaluations should respect and adhere to local Indigenous protocols, culture, wisdom and language, Principle 6: Evaluations should emphasize reciprocity, shared learnings and capacity building, Principle 7: It is important to build strong relationships and trust between and within researcher teams evaluators and communities, and Principle 8: The evaluation team must acknowledge community capacity and resources by investing in time and relationships.

Appendix D. Tribal Affiliations of Survey Participants

Five hundred fifty-three respondents (83.8%) provided tribal affiliation information, with 90 participants (16.3%) reporting affiliation with more than one tribe. *Table G* presents a full summary of each tribe represented by survey respondents. Asterisks identify geographic groups based on Indigenous cultural areas rather than tribe-specific groups.

Table G. Tribal Affiliations (n = 553)

Tribe and/or Affiliation	Count
Navajo Nation, Arizona, New Mexico, & Utah	327 (59.1%)
Pueblo of Acoma, New Mexico	38 (6.9%)
Pueblo of Laguna, New Mexico	34 (6.1%)
No Tribal Affiliation(s)	28 (5.1%)
Zuni Tribe of the Zuni Reservation, New Mexico	28 (5.1%)
Pueblo of Jemez, New Mexico	19 (3.4%)
Pueblo of Santo Domingo	19 (3.4%)
Hopi Tribe of Arizona	12 (2.2%)
Pueblo of Isleta, New Mexico	12 (2.2%)
Comanche Nation, Oklahoma	10 (1.8%)
Great Plains*	9 (1.6%)
Oglala Sioux Tribe	9 (1.6%)
Pueblo of Cochiti, New Mexico	8 (1.4%)
Pueblo of San Felipe	8 (1.4%)
Pueblo of Santa Clara, New Mexico	8 (1.4%)
Mescalero Apache Tribe of the Mescalero Reservation, New Mexico	7 (1.3%)
The Muscogee (Creek) Nation	6 (1.1%)
Ohkay Owingeh, New Mexico	5 (0.9%)
Pueblo of Zia, New Mexico	5 (0.9%)
Southwest*	5 (0.9%)
Confederated Salish and Kootenai Tribes of the Flathead Reservation and Pueblo of Cochiti, New Mexico	4 (0.7%)
Eastern Woodlands*	4 (0.7%)
Kiowa Indian Tribe of Oklahoma	4 (0.7%)
Three Affiliated Tribes of the Fort Berthold Reservation, North Dakota	4 (0.7%)
Blackfeet Tribe of the Blackfeet Indian Reservation of Montana	3 (0.5%)
Cheyenne and Arapaho tribes, Oklahoma	3 (0.5%)
Pueblo of Santa Ana, New Mexico	3 (0.5%)
Pueblo of Taos, New Mexico	3 (0.5%)
White Mountain Apache Tribe of the Fort Apache Reservation, Arizona	3 (0.5%)
Arctic/Alaskan Native*	2 (0.4%)

Tribe and/or Affiliation	Count
Apache Tribe of Oklahoma	2 (0.4%)
Caddo Nation of Oklahoma	2 (0.4%)
Crow Tribe of Montana	2 (0.4%)
Pawnee Nation of Oklahoma	2 (0.4%)
Pueblo of Pojoaque, New Mexico	2 (0.4%)
Pueblo of San Ildefonso, New Mexico	2 (0.4%)
Sisseton-Wapheton Oyate of the Lake Traverse Nation, South Dakota	2 (0.4%)
Standing Rock Sioux Tribe of North and South Dakota	2 (0.4%)
The Chickasaw Nation	2 (0.4%)
The Chocktaw Nation of Oklahoma	2 (0.4%)
Turtle Mountain Band of Chippewa Indians of North Dakota	2 (0.4%)
Abesentee-Shawnee	1 (0.2%)
Assiniboine and Sioux Tribes of the Fort Peck Indian Reservation, Montana	1 (0.2%)
Catawba Indian Nation	1 (0.2%)
Confederated Tribes of the Warm Springs Reservation of Oregon	1 (0.2%)
Fort Mojave Indian Tribe of Arizona, California, & Nevada	1 (0.2%)
Great Basin*	1 (0.2%)
Hualapai Indian Tribe of the Hualapai Indian Reservation, Arizona	1 (0.2%)
Jicarilla Apache Nation, New Mexico	1 (0.2%)
Kickapoo Tribe of Oklahoma	1 (0.2%)
Menominee Indian Tribe of Wisconsin	1 (0.2%)
MesoAmerica*	1 (0.2%)
Mississippi Band of Choctaw Indians	1 (0.2%)
Northern Arapaho Tribe of the Wind River Reservation, Wyoming	1 (0.2%)
Northern Cheyenne Tribe of the Northern Cheyenne Indian Reservation, Montana	1 (0.2%)
Pascua Yaqui Tribe of Arizona	1 (0.2%)
Pueblo of Nambe, New Mexico	1 (0.2%)
Pueblo of Tesuque, New Mexico	1 (0.2%)
Quapaw Nation	1 (0.2%)
Saint Regis Mohawk Tribe	1 (0.2%)
Salt River Pima-Maricopa Indian Community of the Salt River Reservation, Arizona	1 (0.2%)
Spirit Lake Tribe, North Dakota	1 (0.2%)
The Osage Nation	1 (0.2%)
Village of Clarks Point	1 (0.2%)
Washoe Tribe of Nevada & California (Carson Colony, Dresslerille Colony, Woodfords Community, Stewart Community, & Washoe Ranches)	1 (0.2%)
Winnebago Tribe of Nebraska	1 (0.2%)

Appendix E. Tribal Memberships of Survey Participants

Five hundred forty-one respondents (82%) provided their tribal memberships, with four participants (0.7%) reporting membership with more than one tribe. *Table H* presents a full summary of tribe membership for survey respondents. Asterisks identify geographic groups based on Indigenous cultural areas rather than tribe-specific groups.

Table H. Tribal Memberships (n = 541)

Tribe and/or Membership Group	Count
Navajo Nation, Arizona, New Mexico, & Utah	309 (57.1%)
No Tribal Membership	34 (6.3%)
Pueblo of Acoma, New Mexico	28 (5.2%)
Pueblo of Laguna, New Mexico	24 (4.4%)
Zuni Tribe of the Zuni Reservation, New Mexico	18 (3.3%)
Pueblo of Jemez, New Mexico	12 (2.2%)
Pueblo of Santo Domingo	12 (2.2%)
Pueblo of Isleta, New Mexico	10 (1.8%)
Comanche Nation, Oklahoma	6 (1.1%)
Mescalero Apache Tribe of the Mescalero Reservation, New Mexico	6 (1.1%)
Oglala Sioux Tribe	5 (0.9%)
Pueblo of Cochiti, New Mexico	5 (0.9%)
Pueblo of San Felipe	5 (0.9%)
Ohkay Owingeh, New Mexico	4 (0.7%)
Great Plains*	4 (0.7%)
Pueblo of Santa Clara, New Mexico	4 (0.7%)
Three Affiliated Tribes of the Fort Berthold Reservation, North Dakota	4 (0.7%)
Cheyenne and Arapaho tribes, Oklahoma	3 (0.6%)
Pueblo of Santa Ana, New Mexico	3 (0.6%)
Pueblo of Taos, New Mexico	3 (0.6%)
Pueblo of Zia, New Mexico	3 (0.6%)
The Muscogee (Creek) Nation	3 (0.6%)
Confederated Salish and Kootenai Tribes of the Flathead Reservation and Pueblo of Cochiti, New Mexico	2 (0.4%)
Pawnee Nation of Oklahoma	2 (0.4%)
Pueblo of San Ildefonso, New Mexico	2 (0.4%)
Sisseton-Wapheton Oyate of the Lake Traverse Nation, South Dakota	2 (0.4%)
The Chocktaw Nation of Oklahoma	2 (0.4%)
Turtle Mountain Band of Chippewa Indians of North Dakota	2 (0.4%)
Abesentee-Shawnee	1 (0.2%)
Apache Tribe of Oklahoma	1 (0.2%)

Tribe and/or Membership Group	Count
Assiniboine and Sioux Tribes of the Fort Peck Indian Reservation, Montana	1 (0.2%)
Blackfeet Tribe of the Blackfeet Indian Reservation of Montana	1 (0.2%)
Caddo Nation of Oklahoma	1 (0.2%)
Confederated Tribes of the Warm Springs Reservation of Oregon	1 (0.2%)
Crow Tribe of Montana	1 (0.2%)
Fort Mojave Indian Tribe of Arizona, California, & Nevada	1 (0.2%)
Hopi Tribe of Arizona	1 (0.2%)
Hualapai Indian Tribe of the Hualapai Indian Reservation, Arizona	1 (0.2%)
Jicarilla Apache Nation, New Mexico	1 (0.2%)
Kickapoo Tribe of Oklahoma	1 (0.2%)
Kiowa Indian Tribe of Oklahoma	1 (0.2%)
Menominee Indian Tribe of Wisconsin	1 (0.2%)
Minnesota Chippewa Tribe, Minnesota (Six component reservations: Bois Forte Band (Nett Lake); Fond du Lac Band; Grand Portage Band; Leech Lake Band; Mille Lacs Band; White Earth Band)	1 (0.2%)
Northern Arapaho Tribe of the Wind River Reservation, Wyoming	1 (0.2%)
Northern Cheyenne Tribe of the Northern Cheyenne Indian Reservation, Montana	1 (0.2%)
Pueblo of Pojoaque, New Mexico	1 (0.2%)
Quapaw Nation	1 (0.2%)
Saint Regis Mohawk Tribe	1 (0.2%)
Sokaogon Chippewa Community, Wisconsin	1 (0.2%)
Spirit Lake Tribe, North Dakota	1 (0.2%)
Standing Rock Sioux Tribe of North and South Dakota	1 (0.2%)
The Chickasaw Nation	1 (0.2%)
The Osage Nation	1 (0.2%)
Village of Clarks Point	1 (0.2%)
White Mountain Apache Tribe of the Fort Apache Reservation, Arizona	1 (0.2%)
Winnebago Tribe of Nebraska	1 (0.2%)